

PAYMENT SYSTEM OVERSIGHT



PAYMENT SYSTEM DATA BULLETIN DECEMBER 2025

PAYMENT SYSTEM
OVERSIGHT
DEPARTMENT

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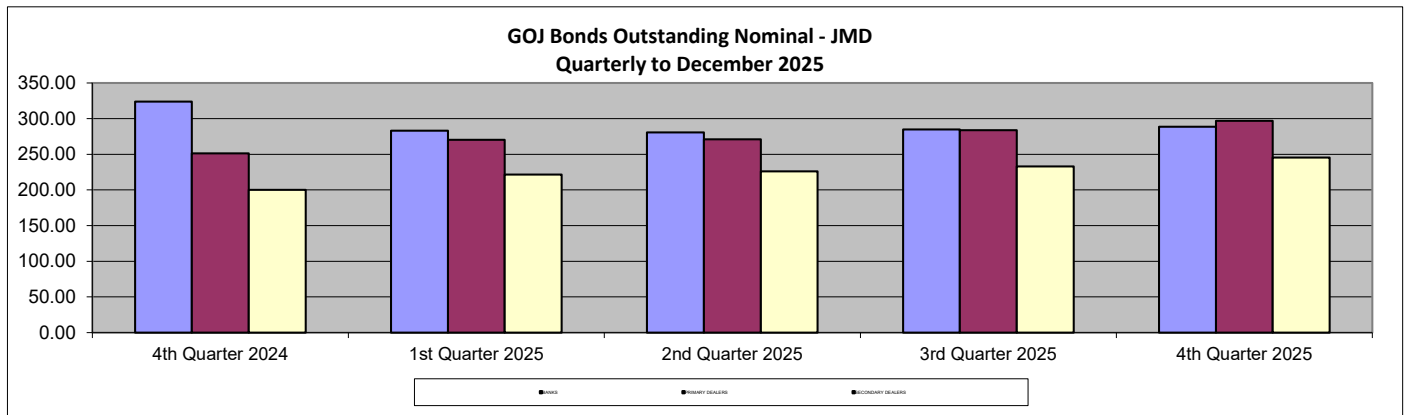
JAMCLEAR®- CSD					
Government of Jamaica Bonds					
Statement of Outstanding Nominal - JMD (BN)					
Quarterly - 4th Quarter 2024 to 4th Quarter 2025					
PARTICIPANT	4th Quarter 2024	1st Quarter 2025	2nd Quarter 2025	3rd Quarter 2025	4th Quarter 2025
BANKS	323.98	283.01	280.66	284.87	288.70
PRIMARY DEALERS	251.27	270.42	271.01	283.75	297.08
SECONDARY DEALERS	200.16	221.48	226.20	232.92	245.36
Total	775.41	774.91	777.86	801.54	831.14

Table CON121

Comment: This table reflects total outstanding nominal for prior quarters and the reporting quarter. The total nominal value does not include CPI - Bond capitalization. Only securities dematerialized are recorded in JamClear®- CSD all other debt is recorded externally.

Note: The term "Banks" includes data on Bank of Jamaica

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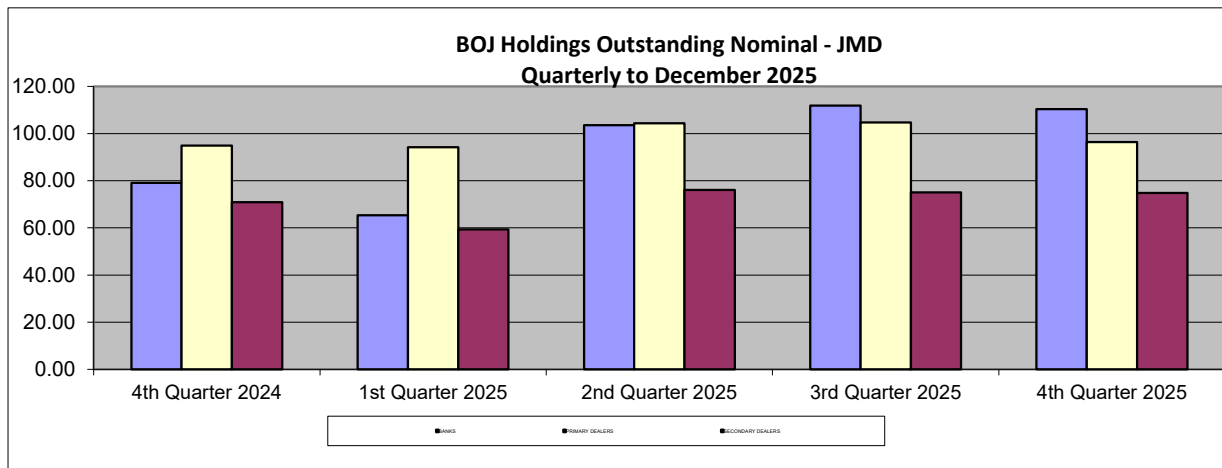
JAMCLEAR®- CSD					
Bank of Jamaica Open Market Instruments - JMD (BN)					
Statement of Outstanding Nominal					
Quarterly - 4th Quarter 2024 to 4th Quarter 2025					
PARTICIPANT	4th Quarter 2024	1st Quarter 2025	2nd Quarter 2025	3rd Quarter 2025	4th Quarter 2025
BANKS	79.13	65.37	103.56	111.86	110.35
PRIMARY DEALERS	94.91	94.23	104.31	104.70	96.41
SECONDARY DEALERS	70.90	59.33	76.07	75.08	74.85
Total	244.94	218.94	283.94	291.64	281.61

Table CON122

Comment: This table reflects total outstanding nominal for prior quarters and the current quarter. The outstanding nominal does not include cancelled initial placements. Only securities dematerialized are recorded in JamClear®- CSD.

Note: The term "Banks" includes data on Bank of Jamaica

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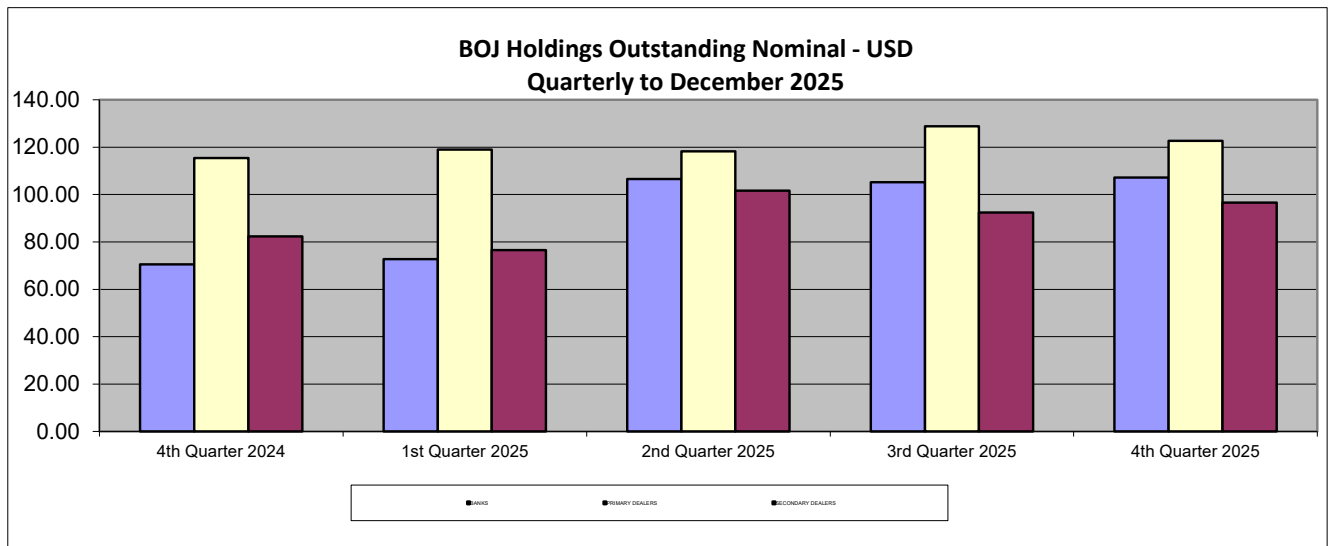
JAMCLEAR®- CSD					
Bank of Jamaica Open Market Instruments - USD (MN)					
Statement of Outstanding Nominal					
Quarterly - 4th Quarter 2024 to 4th Quarter 2025					
PARTICIPANT	4th Quarter 2024	1st Quarter 2025	2nd Quarter 2025	3rd Quarter 2025	4th Quarter 2025
BANKS	70.52	72.79	106.57	105.20	107.18
PRIMARY DEALERS	115.39	118.93	118.24	128.84	122.66
SECONDARY DEALERS	82.34	76.53	101.66	92.43	96.63
Total	268.25	268.25	326.47	326.47	326.47

Table CON123

Comment: This table reflects total outstanding nominal for prior quarters and the current quarter. The outstanding nominal does not include cancelled initial placements. Only securities dematerialized are recorded in JamClear®- CSD.

Note: The term "Banks" includes data on Bank of Jamaica

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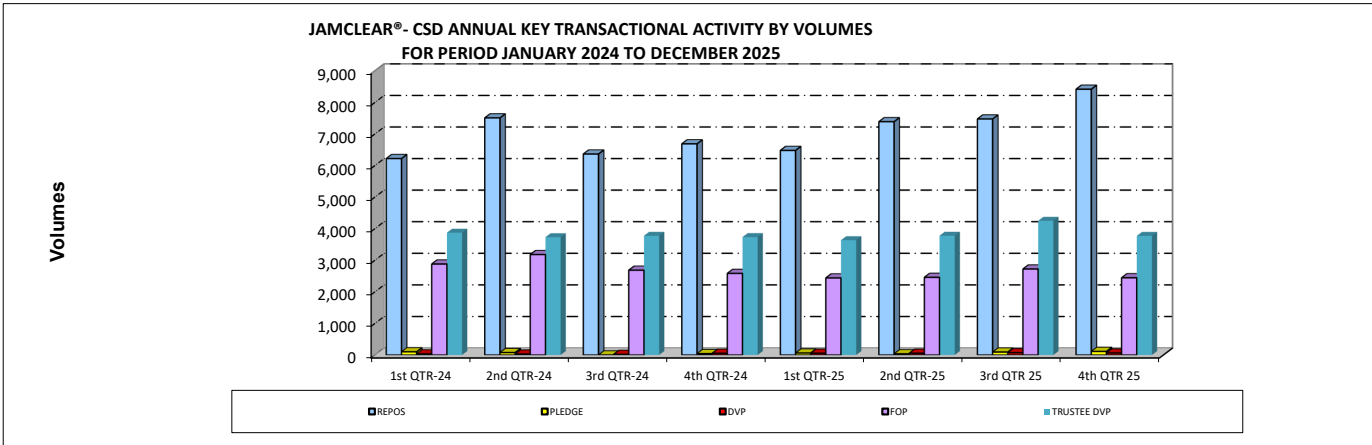


JAMCLEAR®- CSD														
ANNUAL KEY TRANSACTIONAL ACTIVITY BY VOLUMES														
FOR PERIOD JANUARY 2024 TO DECEMBER 2025														
TRANSACTION TYPE	Repos		Pledge		Trustee DVP		Purchase & Sale		Free of Payment		TOTALS		% OF TOTAL TRANSACTIONS	
	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
Jan	2,398	2,144	6	2	1,363	1,278	7	11	841	1,006	4,615	4,441	8.62%	7.96%
Feb	1,935	1,950	22	9	1,211	1,177	11	14	939	599	4,118	3,749	7.69%	6.72%
Mar	1,885	2,382	73	52	1,296	1,178	15	30	1,098	833	4,367	4,475	8.16%	8.02%
1st QTR	6,218	6,476	101	63	3,870	3,633	33	55	2,878	2,438	13,100	12,665	24.46%	22.70%
Apr	2,587	2,329	46	26	1,273	1,125	7	20	978	820	4,891	4,320	9.13%	7.74%
May	2,471	2,601	11	4	1,346	1,295	9	15	1,178	865	5,015	4,780	9.37%	8.57%
Jun	2,449	2,457	20	7	1,108	1,354	12	19	1,022	772	4,611	4,609	8.61%	8.26%
2nd QTR	7,507	7,387	77	37	3,727	3,774	28	54	3,178	2,457	14,517	13,709	27.11%	24.58%
Jul	2,401	2,615	-	18	1,300	1,616	9	11	950	929	4,660	5,189	8.70%	9.30%
Aug	2,251	2,353	-	11	1,223	1,193	2	34	868	856	4,344	4,447	8.11%	7.97%
Sep	1,710	2,505	1	65	1,249	1,437	8	27	865	935	3,833	4,969	7.16%	8.91%
3rd QTR	6,362	7,473	1	94	3,772	4,246	19	72	2,683	2,720	12,837	14,605	23.97%	26.18%
Oct	2,236	2,795	23	31	1,301	1,169	20	4	918	810	4,498	4,809	8.40%	8.62%
Nov	2,347	2,659	6	12	1,159	1,309	13	21	944	851	4,469	4,852	8.35%	8.70%
Dec	2,102	2,962	14	71	1,271	1,291	20	38	720	782	4,127	5,144	7.71%	9.22%
4th QTR	6,685	8,416	43	114	3,731	3,769	53	63	2,582	2,443	13,094	14,805	24.45%	26.54%
GRAND TOTAL	26,772	29,752	222	308	15,100	15,422	133	244	11,321	10,058	53,548	55,784	100.00%	100.00%
% of GRAND TOTAL	50.00%	53.33%	0.41%	0.55%	28.20%	27.65%	0.25%	0.44%	21.14%	18.03%	100.00%	100.00%		

Table CYSU12

Comments: Table records key transactional activities in JamClear®- CSD.

PAYMENT SYSTEM DATA REPORT DECEMBER 2025



JAMCLEAR®- CSD
ANNUAL KEY TRANSACTIONAL ACTIVITY BY VALUES - JMD
FOR PERIOD JANUARY 2024 TO DECEMBER 2025

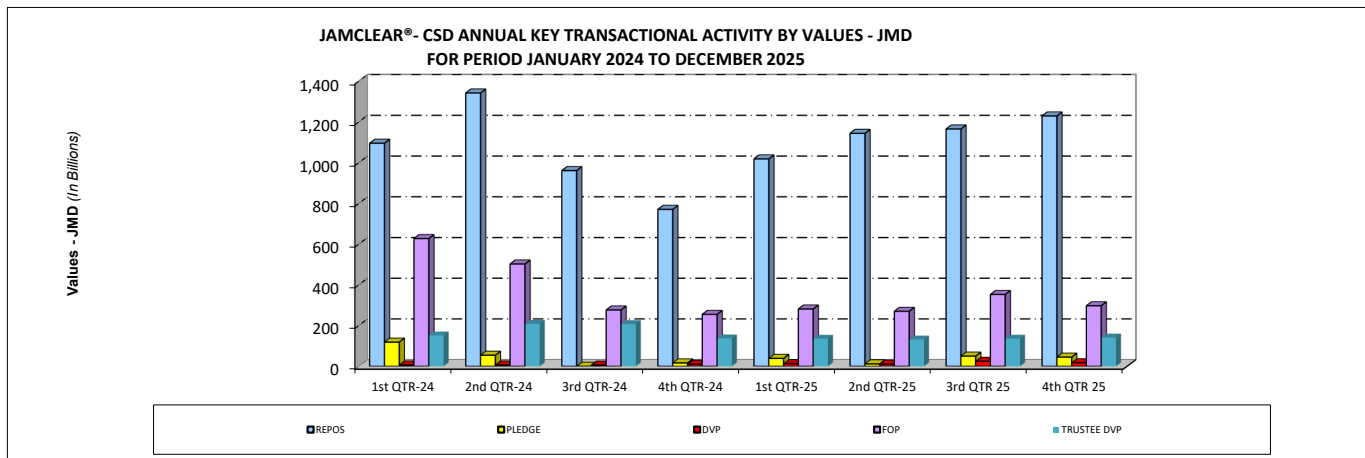
Transaction values are in Billions

TRANSACTION TYPE	Repos		Pledge		Trustee DVP		Purchase & Sale		Free of Payment		TOTALS		MONTHLY % OF TOTAL	
	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
Jan	365.38	361.82	2.02	0.02	54.44	49.62	1.75	1.49	206.83	108.52	630.41	521.47	9.33%	8.00%
Feb	356.24	282.96	18.47	1.29	57.92	34.41	1.06	3.65	168.04	76.52	601.72	398.82	8.90%	6.12%
Mar	374.47	374.12	98.37	37.74	39.43	51.95	3.72	7.63	253.16	96.60	769.15	568.03	11.38%	8.71%
1st QTR	1,096.08	1,018.90	118.85	39.05	151.79	135.98	6.53	12.77	628.03	281.63	2,001.29	1,488.33	29.61%	22.83%
Apr	539.40	344.60	52.35	7.94	61.27	40.25	2.65	3.88	163.74	90.15	819.42	486.82	12.12%	7.47%
May	459.34	387.60	0.51	0.70	91.50	44.62	1.32	4.01	208.63	88.51	761.29	525.44	11.26%	8.06%
Jun	343.69	412.22	1.63	3.10	56.11	47.20	2.57	2.31	130.68	91.70	534.67	556.53	7.91%	8.54%
2nd QTR	1,342.43	1,144.43	54.49	11.74	208.88	132.07	6.54	10.20	503.05	270.35	2,115.38	1,568.78	31.29%	24.07%
Jul	330.75	385.47	-	13.50	84.82	45.76	3.44	2.48	89.42	130.00	508.43	577.20	7.52%	8.85%
Aug	368.02	370.14	-	4.64	69.08	40.85	0.05	12.95	91.81	91.64	528.95	520.22	7.83%	7.98%
Sep	262.68	410.17	0.02	32.07	53.96	49.53	2.35	9.15	95.63	131.41	414.64	632.33	6.13%	9.70%
3rd QTR	961.45	1,165.78	0.02	50.21	207.86	136.14	5.84	24.58	276.86	353.05	1,452.02	1,729.76	21.48%	26.54%
Oct	287.26	466.60	1.13	3.60	54.20	39.41	4.60	1.09	77.42	101.57	424.60	612.27	6.28%	9.39%
Nov	276.91	388.12	7.90	2.32	41.61	51.03	1.78	6.88	91.67	96.56	419.86	544.92	6.21%	8.36%
Dec	207.25	374.92	7.60	39.21	41.77	51.41	3.60	9.35	86.21	99.55	346.43	574.45	5.13%	8.81%
4th QTR	771.41	1,229.64	16.63	45.13	137.58	141.86	9.98	17.32	255.30	297.69	1,190.89	1,731.64	17.62%	26.56%
GRAND TOTAL	4,171.37	4,558.74	189.99	146.12	706.10	546.05	28.89	64.87	1,663.23	1,202.72	6,759.59	6,518.50	100.00%	100.00%
% of GRAND TOTAL	61.71%	69.94%	2.81%	2.24%	10.45%	8.38%	0.43%	1.00%	24.61%	18.45%	100.00%	100.00%		

Table CYSU121

Comments: Table records key transactional activities in JamClear®- CSD.

PAYMENT SYSTEM DATA REPORT DECEMBER 2025



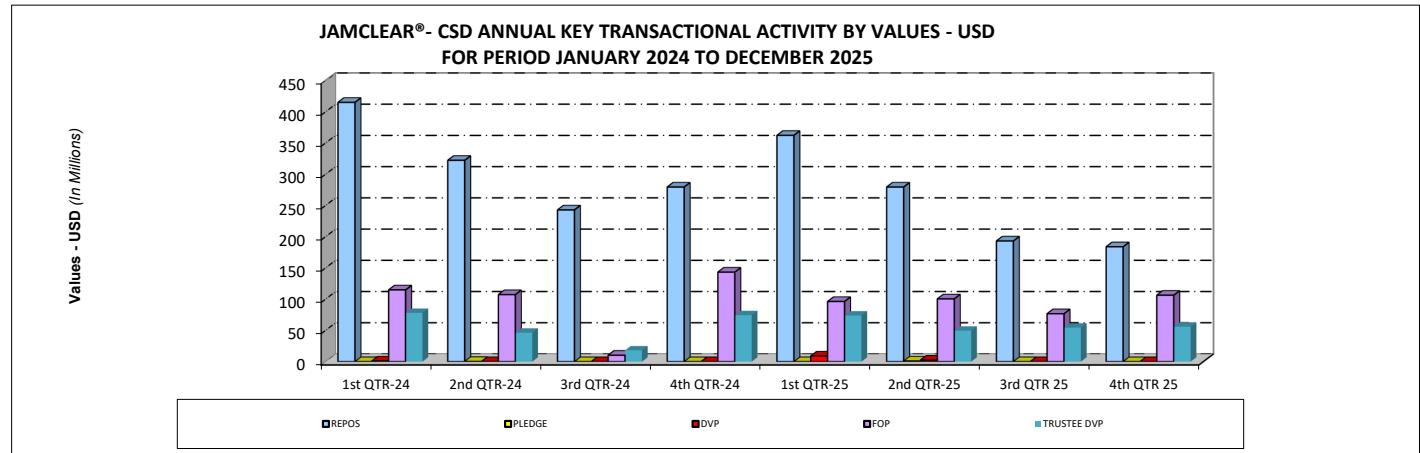
JAMCLEAR®- CSD
ANNUAL KEY TRANSACTIONAL ACTIVITY BY VALUES - USD
FOR PERIOD JANUARY 2024 TO DECEMBER 2025
Transaction values are in Millions

TRANSACTION TYPE	Repos		Pledge		Trustee DVP		Purchase & Sale		Free of Payment		TOTALS		MONTHLY % OF TOTAL	
	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
Jan	183.67	189.73	-	-	26.29	38.71	0.99	-	91.21	77.54	302.17	305.99	16.29%	18.59%
Feb	140.65	113.88	-	-	30.61	21.23	-	-	0.99	17.49	172.24	152.60	9.29%	9.27%
Mar	90.90	58.74	-	-	21.21	14.00	0.01	9.00	22.72	1.29	134.84	83.03	7.27%	5.04%
1st QTR	415.22	362.35	-	-	78.11	73.94	1.00	9.00	114.93	96.33	609.25	541.62	32.85%	32.91%
Apr	120.60	85.46	-	0.65	26.60	18.30	0.03	-	79.02	3.18	226.25	107.58	12.20%	6.54%
May	92.48	100.92	0.32	0.32	11.49	8.69	-	-	25.30	3.18	129.60	113.10	6.99%	6.87%
Jun	109.31	93.25	-	-	8.32	22.64	-	2.50	3.00	94.19	120.63	212.57	6.50%	12.92%
2nd QTR	322.39	279.63	0.32	0.96	46.41	49.62	0.03	2.50	107.33	100.54	476.48	433.26	25.69%	26.32%
Jul	109.40	72.86	-	-	11.63	21.18	-	-	9.66	9.11	130.69	103.15	7.05%	6.27%
Aug	59.01	57.20	-	-	3.18	15.42	-	-	0.63	0.60	62.83	73.22	3.39%	4.45%
Sep	74.54	63.17	-	-	3.28	17.95	-	-	-	67.07	77.82	148.19	4.20%	9.00%
3rd QTR	242.95	193.23	-	-	18.09	54.55	-	-	10.29	76.78	271.34	324.56	14.63%	19.72%
Oct	116.99	70.79	-	-	39.58	14.42	-	-	76.18	0.61	232.74	85.82	12.55%	5.21%
Nov	114.93	51.99	-	-	14.34	22.33	-	-	20.63	1.16	149.90	75.47	8.08%	4.59%
Dec	47.73	61.21	-	-	20.49	19.27	-	-	46.56	104.65	114.78	185.12	6.19%	11.25%
4th QTR	279.64	183.99	-	-	74.41	56.02	-	-	143.37	106.41	497.42	346.42	26.82%	21.05%
GRAND TOTAL	1,260.20	1,019.19	0.32	0.96	217.02	234.13	1.02	11.50	375.91	380.06	1,854.48	1,645.85	100.00%	100.00%
% of GRAND TOTAL	67.95%	61.92%	0.02%	0.06%	11.70%	14.23%	0.06%	0.70%	20.27%	23.09%	100.00%	100.00%		

Table CYSU122

Comments: Table records key transactional activities in JamClear®- CSD.

PAYMENT SYSTEM DATA REPORT DECEMBER 2025

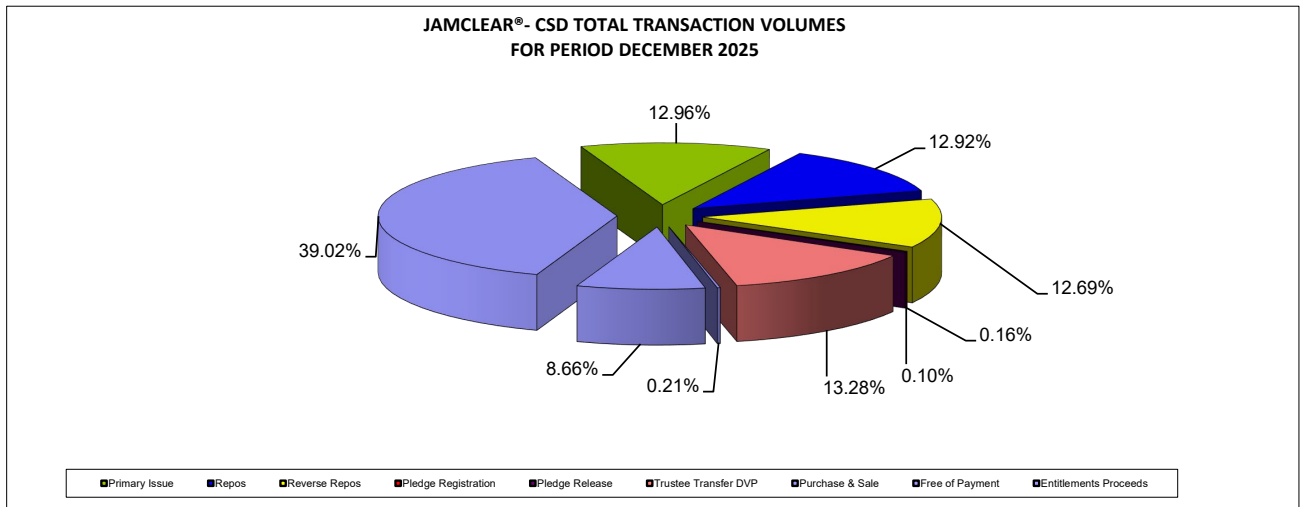


JAMCLEAR® - CSD										
TRANSACTION VOLUMES										
FOR PERIOD DECEMBER 2025										
	Primary Issue	Repos	Reverse Repos	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS
TRANSACTION TYPE	2025									
Jan	1,488	1,089	1,055	-	2	1,278	11	1,006	4,406	10,335
Feb	1,281	955	995	3	6	1,177	14	599	3,649	8,679
Mar	1,164	1,200	1,182	19	33	1,178	30	833	3,428	9,067
1st QTR	3,933	3,244	3,232	22	41	3,633	55	2,438	11,483	28,081
Apr	1,283	1,164	1,165	8	18	1,125	20	820	3,329	8,932
May	1,454	1,320	1,281	2	2	1,295	15	865	4,244	10,478
Jun	1,143	1,233	1,224	3	4	1,354	19	772	3,275	9,027
2nd QTR	3,880	3,717	3,670	13	24	3,774	54	2,457	10,848	28,437
Jul	1,510	1,331	1,284	6	12	1,616	11	929	4,412	11,111
Aug	1,066	1,202	1,151	3	8	1,193	34	856	3,589	9,102
Sep	1,007	1,255	1,250	27	38	1,437	27	935	3,422	9,398
3rd QTR	3,583	3,788	3,685	36	58	4,246	72	2,720	11,423	29,611
Oct	1,355	1,415	1,380	8	23	1,169	4	810	4,403	10,567
Nov	1,218	1,344	1,315	10	2	1,309	21	851	3,234	9,304
Dec	1,081	1,500	1,462	32	39	1,291	38	782	3,930	10,155
4th QTR	3,654	4,259	4,157	50	64	3,769	63	2,443	11,567	30,026
GRAND TOTAL	15,050	15,008	14,744	121	187	15,422	244	10,058	45,321	116,155
% OF GRAND TOTAL	12.96%	12.92%	12.69%	0.10%	0.16%	13.28%	0.21%	8.66%	39.02%	100.00%

Table CSU12

Comments: Repos and reverse repos do not include intraday repos with the Central Bank.

PAYMENT SYSTEM DATA REPORT DECEMBER 2025



**JAMCLEAR®- CSD
TRANSACTION VALUES - JMD
FOR PERIOD DECEMBER 2025**

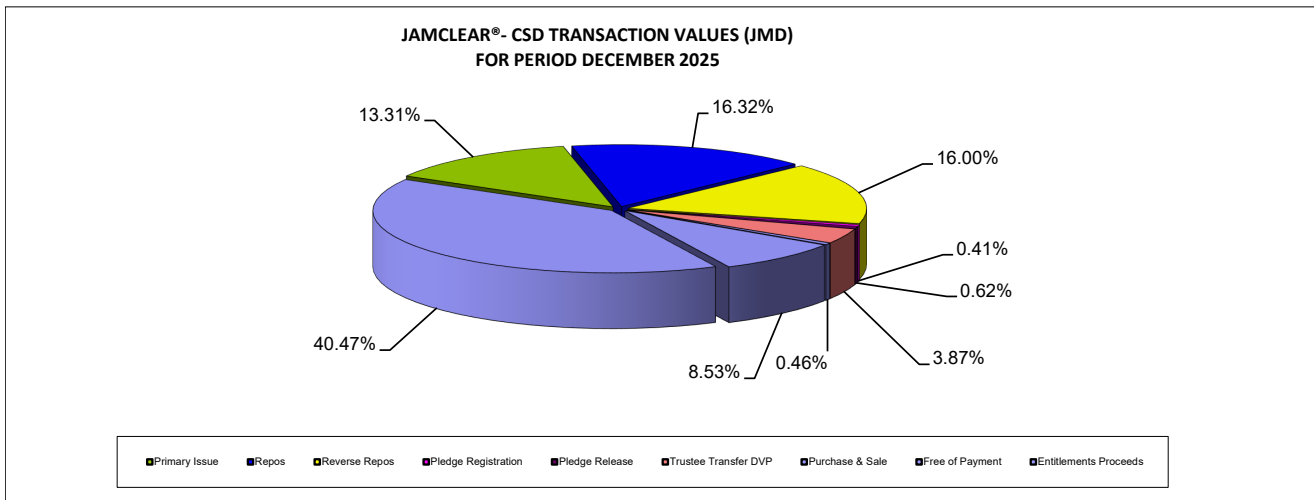
Transaction values are in Billions of Dollars

TRANSACTION TYPE	Primary Issue	Repos	Reverse Repos	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS
	2025									
Jan	219.11	184.51	177.31	-	0.02	49.62	1.49	108.52	454.33	1,194.91
Feb	154.24	141.65	141.31	0.85	0.44	34.41	3.65	76.52	492.20	1,045.26
Mar	131.48	189.06	185.06	13.72	24.02	51.95	7.63	96.60	569.66	1,269.17
1st QTR	504.83	515.22	503.68	14.57	24.48	135.98	12.76	281.64	1,516.18	3,509.35
Apr	140.18	175.37	169.23	2.21	5.72	40.25	3.88	90.15	389.04	1,016.03
May	169.20	194.08	193.53	0.50	0.20	44.62	4.01	88.51	478.23	1,172.87
Jun	126.40	206.83	205.39	1.70	1.40	47.20	2.31	91.70	402.05	1,084.97
2nd QTR	435.78	576.28	568.14	4.41	7.32	132.07	10.20	270.35	1,269.32	3,273.88
Jul	184.30	193.40	192.07	4.08	9.42	45.76	2.48	130.00	482.47	1,243.97
Aug	150.96	189.50	180.65	1.30	3.34	40.85	12.95	91.64	520.84	1,192.02
Sep	134.10	206.31	203.86	13.10	18.97	49.53	9.15	131.41	448.81	1,215.24
3rd QTR	469.36	589.21	576.57	18.48	31.73	136.14	24.58	353.05	1,452.12	3,651.23
Oct	176.70	237.43	229.17	0.42	3.17	39.41	1.09	101.57	480.34	1,269
Nov	154.30	197.32	190.80	2.02	0.30	51.03	6.88	96.56	464.05	1,163
Dec	136.71	187.12	187.80	18.37	20.84	51.41	9.35	99.55	527.05	1,238
4th QTR	467.71	621.86	607.77	20.81	24.31	141.86	17.32	297.69	1,471.44	3,671
GRAND TOTAL	1,877.68	2,302.57	2,256.17	58.27	87.85	546.05	64.86	1,202.73	5,709.06	14,105.24
% OF GRAND TOTAL	13.31%	16.32%	16.00%	0.41%	0.62%	3.87%	0.46%	8.53%	40.47%	100.00%

Table CSU121

Comments: Repos and reverse repos do not include intraday repos with the Central Bank.

PAYMENT SYSTEM DATA REPORT DECEMBER 2025

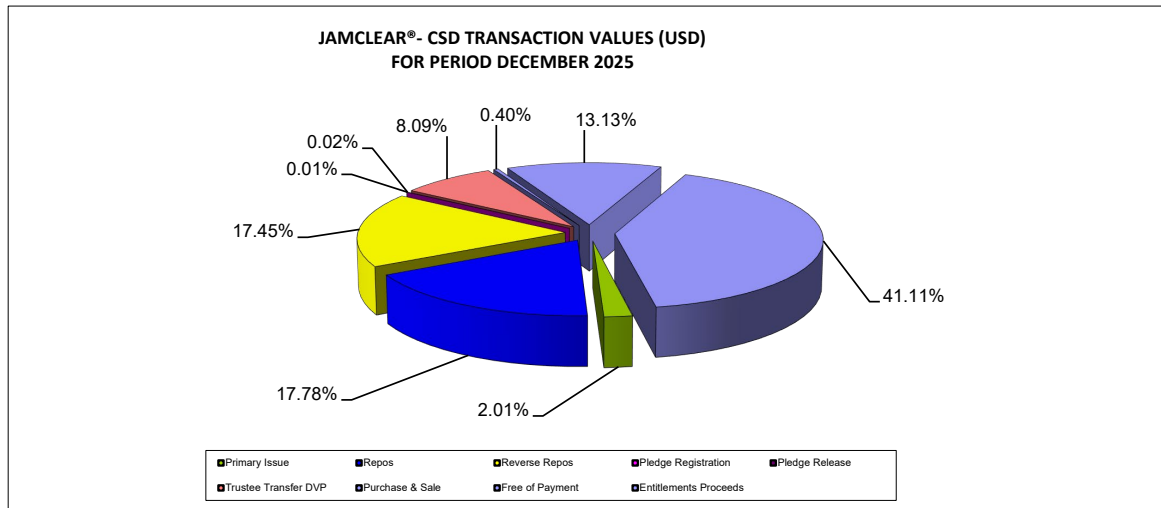


JAMCLEAR®- CSD										
TRANSACTION VALUES - USD										
FOR PERIOD DECEMBER 2025										
Transaction values are in Millions of Dollars										
TRANSACTION TYPE	Primary Issue	Repos	Reverse Repos	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS
	2025									
Jan	-	96.37	93.36	-	-	38.71	-	77.54	100.87	406.86
Feb	-	56.73	57.15	-	-	21.23	-	17.49	167.38	319.98
Mar	-	31.72	27.01	-	-	14	9.00	1.29	-	83.03
1st QTR	-	184.82	177.52	-	-	73.94	9.00	96.33	268.25	809.86
Apr	-	46.07	39.39	-	0.65	18.30	-	3.18	100.87	208.45
May	-	50.43	50.49	0.32	-	8.69	-	3.18	167.38	280.48
Jun	58.22	48.67	44.58	-	-	22.64	2.50	94.19	-	270.80
2nd QTR	58.22	145.16	134.46	0.32	0.65	49.62	2.50	100.54	268.25	759.73
Jul	-	31.35	41.51	-	-	21.18	-	9.11	100.87	204.02
Aug	-	28.91	28.29	-	-	15.42	-	0.60	167.38	240.60
Sep	-	27.73	35.44	-	-	17.95	-	67.07	58.22	206.41
3rd QTR	-	87.99	105.24	-	-	54.55	-	76.78	326.47	651.03
Oct	-	35.57	35.22	-	-	14.42	-	0.61	100.87	186.69
Nov	-	22.35	29.64	-	-	22.33	-	1.16	-	75.47
Dec	-	38.49	22.72	-	-	19.27	-	104.65	225.60	410.73
4th QTR	-	96.41	87.58	-	-	56.02	-	106.41	326.47	672.89
GRAND TOTAL	58.22	514.39	504.81	0.32	0.65	234.13	11.50	380.06	1,189.44	2,893.51
% OF GRAND TOTAL	2.01%	17.78%	17.45%	0.01%	0.02%	8.09%	0.40%	13.13%	41.11%	100.00%

Table CSU122

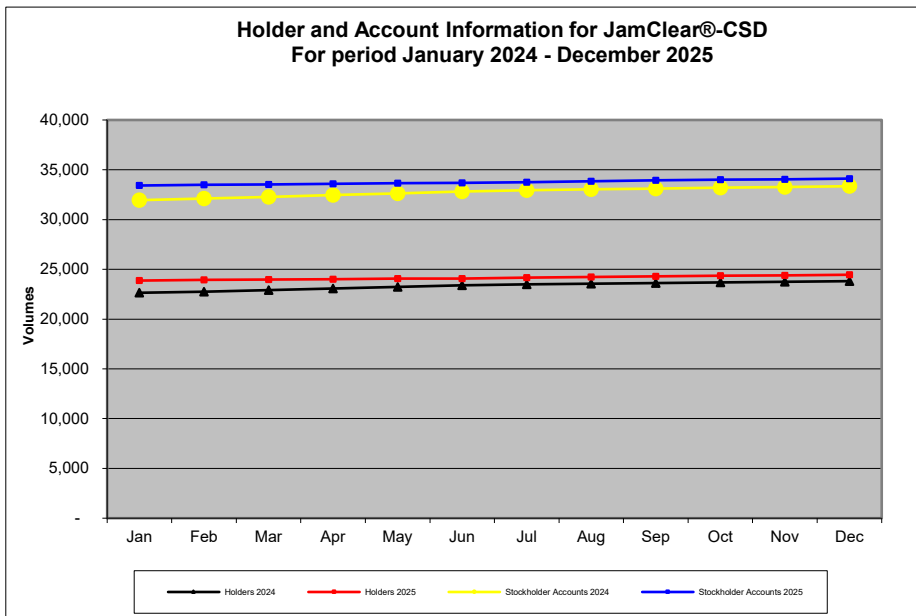
Comments: Repos and reverse repos do not include intraday repos with the Central Bank.

PAYMENT SYSTEM DATA REPORT DECEMBER 2025



JAMCLEAR®-CSD				
STOCKHOLDER RECORD & STOCKHOLDER ACCOUNTS				
FOR PERIOD JANUARY 2024 TO DECEMBER 2025				
Dates	Number of Stockholder Records		Number of Stockholder Accounts	
	2024	2025	2024	2025
Jan	22,644	23,869	31,947	33,418
Feb	22,766	23,928	32,111	33,493
Mar	22,899	23,964	32,254	33,537
Apr	23,073	24,009	32,464	33,588
May	23,227	24,061	32,628	33,648
Jun	23,383	24,084	32,816	33,680
Jul	23,491	24,151	32,954	33,758
Aug	23,568	24,232	33,048	33,855
Sep	23,622	24,296	33,116	33,930
Oct	23,698	24,352	33,211	33,994
Nov	23,749	24,385	33,273	34,028
Dec	23,811	24,454	33,349	34,114

Table: CSRA121



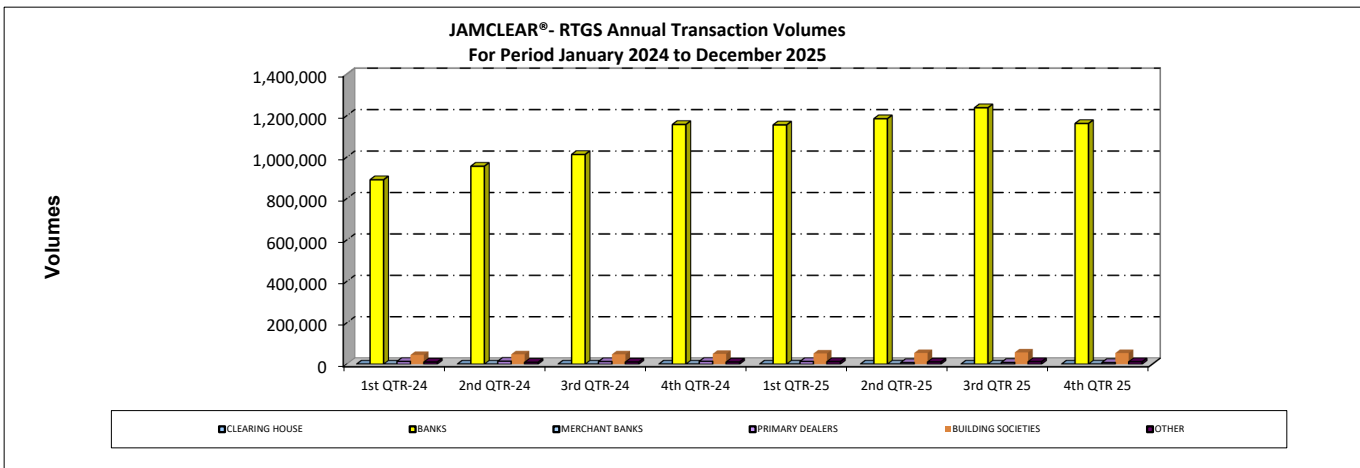
JamClear® - RTGS
ANNUAL TRANSACTION VOLUMES
FOR PERIOD JANUARY 2024 TO DECEMBER 2025

Month/Year	Clearing House		Banks		Merchant Banks		Primary Dealers		Building Societies		Other		TOTAL	
	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
Jan	154	154	304,741	389,605	83	203	4,388	4,801	15,752	17,415	3,442	3,788	328,560	415,966
Feb	140	141	284,653	364,546	83	201	4,133	4,476	14,277	16,645	2,759	3,707	306,045	389,716
Mar	140	140	301,544	401,336	100	199	4,538	3,552	14,753	17,769	4,231	4,919	325,306	427,915
1st QTR	434	435	890,938	1,155,487	266	603	13,059	12,829	44,782	51,829	10,432	12,414	959,911	1,233,597
Apr	147	140	317,471	386,063	113	183	4,471	2,482	16,319	17,648	3,189	3,423	341,710	409,939
May	154	147	350,626	406,037	115	238	5,200	2,636	16,773	18,215	2,950	3,605	375,818	430,878
Jun	140	147	288,049	393,126	97	248	4,460	2,439	14,643	18,245	3,128	3,886	310,517	418,091
2nd QTR	441	434	956,146	1,185,226	325	669	14,131	7,557	47,735	54,108	9,267	10,914	1,028,045	1,258,908
Jul	151	161	306,230	437,084	102	279	4,331	2,945	16,190	20,126	3,110	4,292	330,114	464,887
Aug	140	133	347,789	380,409	97	152	4,226	2,486	15,602	17,712	3,730	3,869	371,584	404,761
Sep	147	156	358,707	420,781	119	154	3,938	2,677	16,008	19,091	3,747	4,145	382,666	447,004
3rd QTR	438	450	1,012,726	1,238,274	318	585	12,495	8,108	47,800	56,929	10,587	12,306	1,084,364	1,316,652
Oct	154	138	385,959	385,580	143	153	4,636	2,569	15,658	17,317	3,698	3,593	410,248	409,350
Nov	145	140	369,871	382,571	162	215	4,526	2,527	16,791	17,286	3,194	4,037	394,689	406,776
Dec	142	152	401,666	394,109	155	279	4,405	2,524	17,534	19,310	3,793	4,336	427,695	420,710
4th QTR	441	430	1,157,496	1,162,260	460	647	13,567	7,620	49,983	53,913	10,685	11,966	1,232,632	1,236,836
Total	1,754	1,749	4,017,306	4,741,247	1,369	2,504	53,252	36,114	190,300	216,779	40,971	47,600	4,304,952	5,045,993
% of GRAND TOTAL	0.04%	0.03%	93.32%	93.96%	0.03%	0.05%	1.24%	0.72%	4.42%	4.30%	0.95%	0.94%	100.00%	100.00%

Table RPYSU12

Comments: The term "Banks" includes data on Bank of Jamaica and Commercial Banks.

PAYMENT SYSTEM DATA REPORT DECEMBER 2025



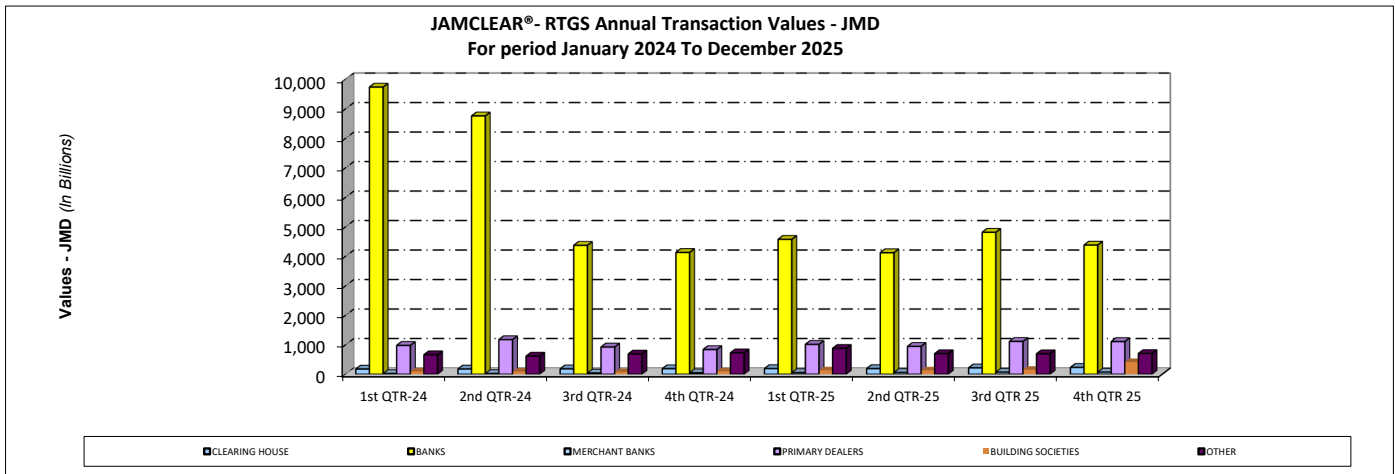
JamClear® - RTGS
ANNUAL TRANSACTION VALUES - JMD (in Billions)
FOR PERIOD JANUARY 2024 TO DECEMBER 2025

Month/Year	Clearing House		Banks		Merchant Banks		Primary Dealers		Building Societies		Other		TOTAL	
	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
Jan	62.93	66.06	2,870.46	1,595.66	5.36	16.98	322.74	389.68	32.77	39.65	204.74	215.67	3,498.99	2,323.70
Feb	54.51	58.80	3,081.43	1,252.08	7.48	21.25	283.62	272.87	29.82	44.97	197.17	231.58	3,654.03	1,881.54
Mar	57.22	66.14	3,782.17	1,724.79	8.39	16.12	370.47	349.65	33.14	47.62	258.53	429.77	4,509.92	2,634.10
1st QTR	174.65	191.00	9,734.06	4,572.53	21.23	54.35	976.82	1,012.21	95.74	132.24	660.44	877.02	11,662.93	6,839.34
Apr	59.71	61.43	4,000.30	1,285.73	6.33	18.12	435.49	313.21	32.07	33.98	195.46	231.73	4,729.36	1,944.19
May	60.93	64.84	2,845.93	1,429.20	7.79	19.97	380.96	339.03	31.32	52.02	201.96	220.21	3,528.90	2,125.28
Jun	56.02	63.72	1,911.24	1,404.06	8.68	22.64	355.41	290.26	24.41	44.65	215.83	244.99	2,571.59	2,070.33
2nd QTR	176.66	189.98	8,757.47	4,118.99	22.80	60.73	1,171.87	942.50	87.80	130.65	613.25	696.93	10,829.85	6,139.79
Jul	62.90	69.46	1,860.28	1,773.06	10.20	28.66	319.29	376.77	26.99	48.71	227.65	256.24	2,507.31	2,552.91
Aug	61.33	61.81	1,273.89	1,429.21	16.59	21.01	307.73	349.78	20.51	51.37	236.18	210.73	1,916.24	2,123.92
Sep	57.99	84.21	1,235.32	1,609.65	15.15	18.43	295.34	384.54	25.19	50.23	220.78	225.62	1,849.77	2,372.69
3rd QTR	182.22	215.49	4,369.49	4,811.92	41.94	68.10	922.36	1,111.10	72.69	150.31	684.61	692.59	6,273.31	7,049.51
Oct	60.05	58.54	1,402.39	1,384.95	14.02	18.06	319.67	348.74	26.77	33.25	241.98	203.66	2,064.88	2,346.51
Nov	61.65	62.97	1,385.74	1,419.26	17.06	23.77	280.29	355.81	40.30	44.32	241.44	216.55	2,026.48	2,122.68
Dec	65.36	109.27	1,340.19	1,573.80	15.73	27.69	236.48	402.47	30.13	36.59	240.82	280.91	1,928.71	2,430.73
4th QTR	187.06	230.78	4,128.32	4,378.01	46.81	69.51	836.44	1,107.02	97.20	413.47	724.24	701.12	6,020.07	6,899.91
Total	720.59	827.25	26,989.33	17,881.45	132.78	252.69	3,907.49	4,172.83	353.43	826.67	2,682.53	2,967.66	34,786.16	26,928.55
% of GRAND TOTAL	2.07%	3.07%	77.59%	66.40%	0.38%	0.94%	11.23%	15.50%	1.02%	3.07%	7.71%	11.02%	100.00%	100.00%

Table RPYSU121

Comments: The term 'Banks' includes data on Bank of Jamaica and Commercial Banks.

PAYMENT SYSTEM DATA REPORT DECEMBER 2025



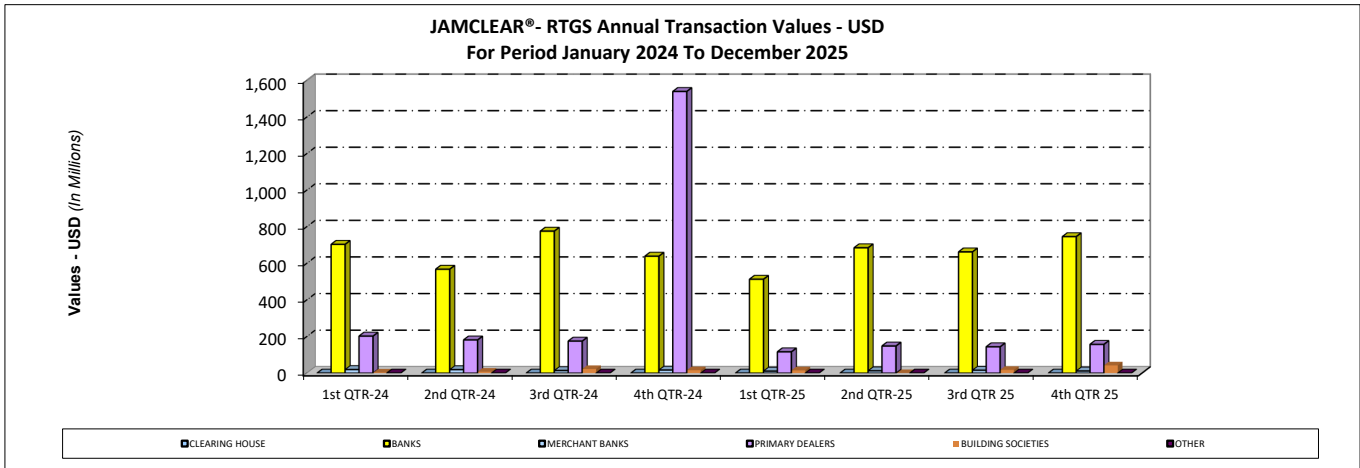
JamClear® - RTGS
ANNUAL TRANSACTION VALUES - USD (in Millions)
FOR PERIOD JANUARY 2024 TO DECEMBER 2025

Month/Year	Clearing House		Banks		Merchant Banks		Primary Dealers		Building Societies		Other		TOTAL	
	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
Jan	-	-	261.36	203.93	2.97	2.85	74.00	41.49	-	9.00	-	-	338.33	257.27
Feb	-	-	249.52	147.35	1.53	4.06	64.70	40.84	3.00	6.00	-	-	318.74	198.24
Mar	-	-	192.49	161.32	14.91	3.92	63.40	33.98	-	-	0.07	-	270.86	199.21
1st QTR	-	-	703.37	512.60	19.41	10.82	202.10	116.31	3.00	15.00	0.07	-	927.94	654.73
Apr	-	-	175.10	221.28	4.85	2.80	52.93	52.73	7.50	-	-	-	240.37	276.82
May	-	-	228.96	248.89	12.75	5.11	77.67	25.28	-	-	-	-	319.38	279.27
Jun	-	-	163.41	214.46	1.25	4.53	50.57	69.97	-	-	-	-	215.23	288.95
2nd QTR	-	-	567.46	684.63	18.85	12.44	181.17	147.97	7.50	-	-	-	774.98	845.04
Jul	-	-	293.61	227.63	0.85	3.03	86.45	55.67	-	-	-	-	380.91	286.33
Aug	-	-	255.75	194.22	1.98	6.73	60.41	39.60	4.00	9.40	-	-	322.14	249.95
Sep	-	-	226.07	240.20	11.07	5.84	27.88	48.45	18.20	8.00	-	-	283.22	302.49
3rd QTR	-	-	775.42	662.06	13.89	15.60	174.75	143.71	22.20	17.40	-	-	986.27	838.76
Oct	-	-	243.82	169.90	5.58	3.25	54.34	55.43	8.70	18.00	-	-	312.44	246.58
Nov	-	-	209.82	337.03	9.79	5.60	1,445.32	58.01	6.00	19.50	-	-	1,670.93	420.15
Dec	-	-	184.92	238.42	1.30	2.63	40.06	43.51	1.00	4.51	-	-	227.28	289.08
4th QTR	-	-	638.56	745.35	16.67	11.48	1,539.72	156.96	15.70	42.01	-	-	2,210.65	955.81
Total	0.00	0.00	2,684.82	2,604.63	68.82	50.35	2,097.73	564.95	48.40	74.41	0.07	0.00	4,899.84	3,294.34
% of GRAND TOTAL	0.00%	0.00%	54.79%	79.06%	1.40%	1.53%	42.81%	17.15%	0.99%	2.26%	0.00%	0.00%	100.00%	100.00%

Table RPYSU122

Comments: The term "Banks" includes data on Bank of Jamaica and Commercial Banks.

PAYMENT SYSTEM DATA REPORT DECEMBER 2025



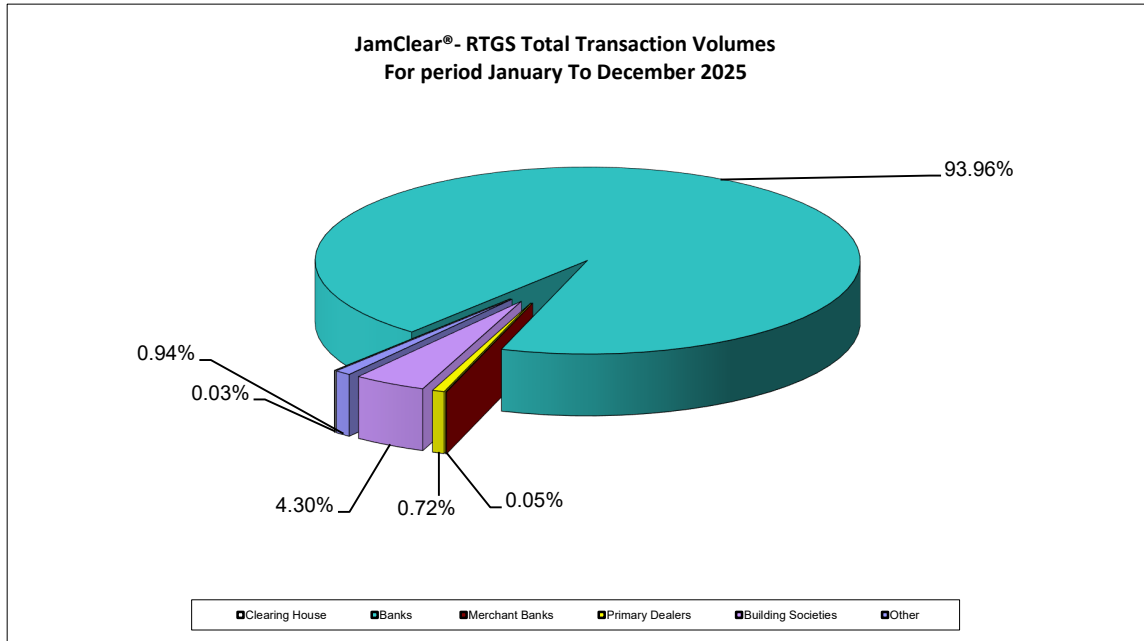
JamClear®- RTGS
TRANSACTION VOLUMES
FOR PERIOD JANUARY TO DECEMBER 2025

Month/Year	Clearing House	Banks	Merchant Banks	Primary Dealers	Building Societies	Other	TOTAL
	2025						
Jan	154	389,605	203	4,801	17,415	3,788	415,966
Feb	141	364,546	201	4,476	16,645	3,707	389,716
Mar	140	401,336	199	3,552	17,769	4,919	427,915
1st QTR	435	1,155,487	603	12,829	51,829	12,414	1,233,597
Apr	140	386,063	183	2,482	17,648	3,423	409,939
May	147	406,037	238	2,636	18,215	3,605	430,878
Jun	147	393,126	248	2,439	18,245	3,886	418,091
2nd QTR	434	1,185,226	669	7,557	54,108	10,914	1,258,908
Jul	161	437,084	279	2,945	20,126	4,292	464,887
Aug	133	380,409	152	2,486	17,712	3,869	404,761
Sep	156	420,781	154	2,677	19,091	4,145	447,004
3rd QTR	450	1,238,274	585	8,108	56,929	12,306	1,316,652
Oct	138	385,580	153	2,569	17,317	3,593	409,350
Nov	140	382,571	215	2,527	17,286	4,037	406,776
Dec	152	394,109	279	2,524	19,310	4,336	420,710
4th QTR	430	1,162,260	647	7,620	53,913	11,966	1,236,836
Total	1,749	4,741,247	2,504	36,114	216,779	47,600	5,045,993
% of GRAND TOTAL	0.03%	93.96%	0.05%	0.72%	4.30%	0.94%	100.00%

Table RPSU12

Comments: The term "Banks" includes data on Bank of Jamaica and Commercial Banks.

PAYMENT SYSTEM DATA REPORT DECEMBER 2025



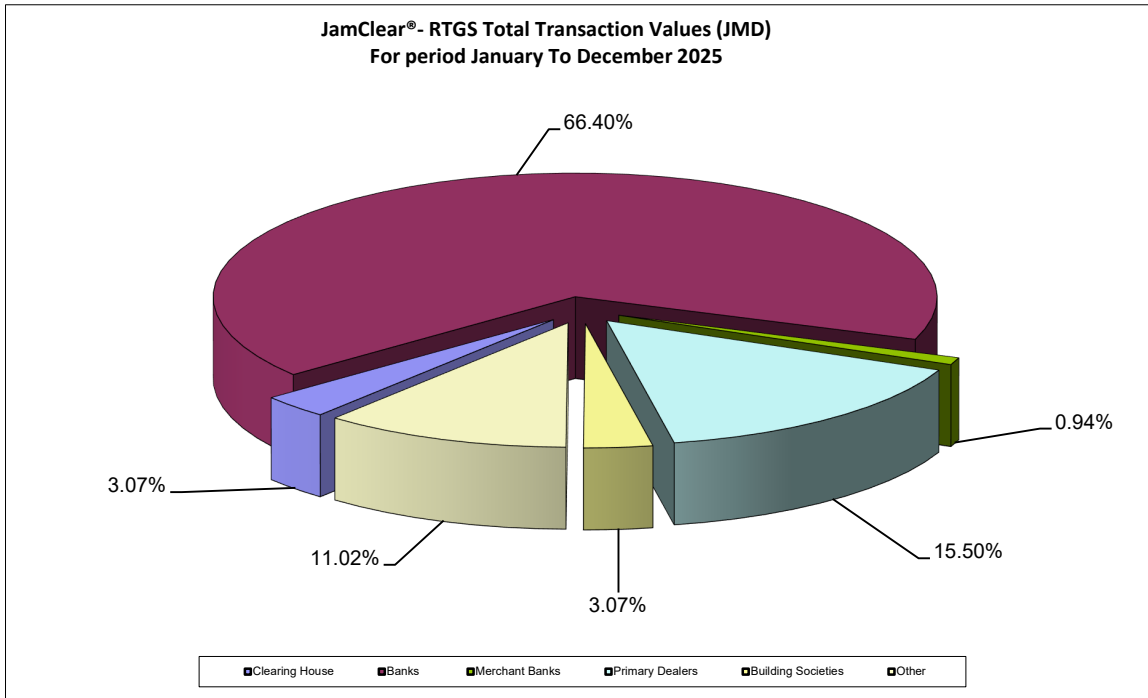
JamClear® - RTGS

TRANSACTION VALUES - JMD (in Billions) FOR PERIOD JANUARY TO DECEMBER 2025

Month/Year	Clearing House	Banks	Merchant Banks	Primary Dealers	Building Societies	Other	TOTAL
	2025						
Jan	66.06	1,595.66	16.98	389.68	39.65	215.67	2,323.70
Feb	58.80	1,252.08	21.25	272.87	44.97	231.58	1,881.54
Mar	66.14	1,724.79	16.12	349.65	47.62	429.77	2,634.10
1st QTR	191.00	4,572.53	54.35	1,012.21	132.24	877.02	6,839.34
Apr	61.43	1,285.73	18.12	313.21	33.98	231.73	1,944.19
May	64.84	1,429.20	19.97	339.03	52.02	220.21	2,125.28
Jun	63.72	1,404.06	22.64	290.26	44.65	244.99	2,070.33
2nd QTR	189.98	4,118.99	60.73	942.50	130.65	696.93	6,139.79
Jul	69.46	1,773.06	28.66	376.77	48.71	256.24	2,552.91
Aug	61.81	1,429.21	21.01	349.78	51.37	210.73	2,123.92
Sep	84.21	1,609.65	18.43	384.54	50.23	225.62	2,372.69
3rd QTR	215.49	4,811.92	68.10	1,111.10	150.31	692.59	7,049.51
Oct	58.54	1,384.95	18.06	348.74	332.55	203.66	2,346.51
Nov	62.97	1,419.26	23.77	355.81	44.32	216.55	2,122.68
Dec	109.27	1,573.80	27.69	402.47	36.59	280.91	2,430.73
4th QTR	230.78	4,378.01	69.51	1,107.02	413.47	701.12	6,899.91
Total	827.25	17,881.45	252.69	4,172.83	826.67	2,967.66	26,928.55
% of GRAND TOTAL	3.07%	66.40%	0.94%	15.50%	3.07%	11.02%	100.00%

Table RPSU121

Comments: The term "Banks" includes data on Bank of Jamaica and Commercial Banks.
PAYMENT SYSTEM DATA REPORT DECEMBER 2025



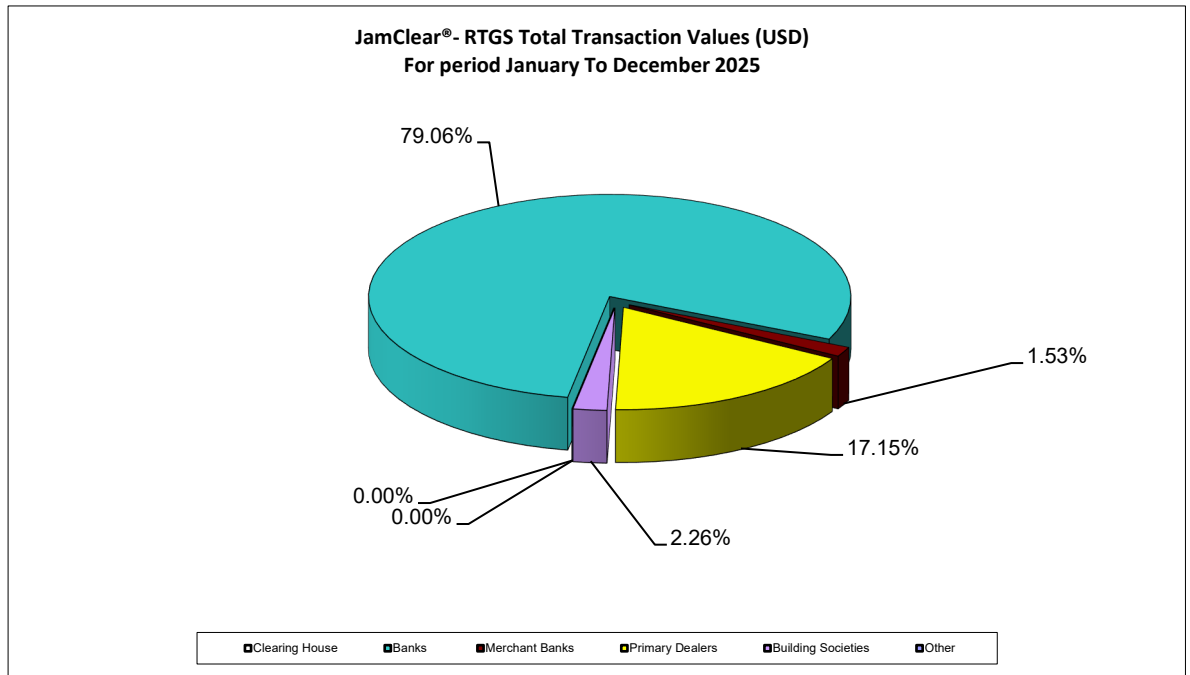
JamClear® - RTGS
TRANSACTION VALUES - USD (in Millions)
FOR PERIOD JANUARY TO DECEMBER 2025

Month/Year	Clearing House	Banks	Merchant Banks	Primary Dealers	Building Societies	Other	TOTAL
	2025						
Jan	-	203.93	2.85	41.49	9.00	-	257.27
Feb	-	147.35	4.06	40.84	6.00	-	198.24
Mar	-	161.32	3.92	33.98	-	-	199.21
1st QTR	-	512.60	10.82	116.31	15.00	-	654.73
Apr	-	221.28	2.80	52.73	-	-	276.82
May	-	248.89	5.11	25.28	-	-	279.27
Jun	-	214.46	4.53	69.97	-	-	288.95
2nd QTR	-	684.63	12.44	147.97	-	-	845.04
Jul	-	227.63	3.03	55.67	-	-	286.33
Aug	-	194.22	6.73	39.60	9.40	-	249.95
Sep	-	240.20	5.84	48.45	8.00	-	302.49
3rd QTR	-	662.06	15.60	143.71	17.40	-	838.76
Oct	-	169.90	3.25	55.43	18.00	-	246.58
Nov	-	337.03	5.60	58.01	19.50	-	420.15
Dec	-	238.42	2.63	43.51	4.51	-	289.08
4th QTR	-	745.35	11.48	156.96	42.01	-	955.81
Total	0.00	2,604.63	50.35	564.95	74.41	0.00	3,294.34
% of GRAND TOTAL	0.00%	79.06%	1.53%	17.15%	2.26%	0.00%	100%

Table RPSU122

Comments: The term "Banks" includes data on Bank of Jamaica and Commercial Banks.

PAYMENT SYSTEM DATA REPORT DECEMBER 2025



RETAIL PAYMENTS FOR JANUARY 2023 TO DECEMBER 2025

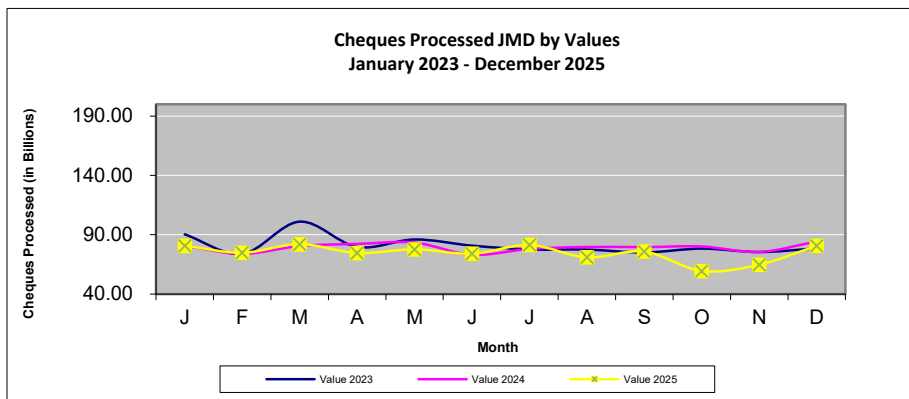
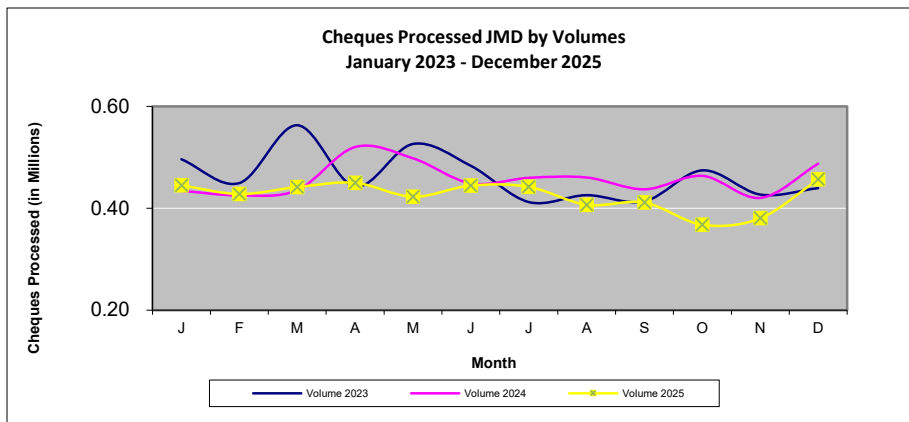
Cheques Processed JMD - Volumes and Values

YEAR	2023		2024		2025	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	0.50	90.36	0.43	80.75	0.45	80.77
Feb	0.45	73.88	0.43	73.93	0.43	74.91
Mar	0.56	101.07	0.44	80.56	0.44	82.12
1st QTR	1.51	265.31	1.30	235.25	1.31	237.80
Apr	0.44	79.73	0.52	82.30	0.45	74.61
May	0.53	86.05	0.50	83.42	0.42	77.80
Jun	0.48	80.83	0.45	73.14	0.44	74.06
2nd QTR	1.45	246.61	1.47	238.86	1.32	226.47
Jul	0.41	77.65	0.46	78.10	0.44	81.37
Aug	0.43	77.51	0.46	79.75	0.41	70.98
Sep	0.41	75.12	0.44	79.63	0.41	75.82
3rd QTR	1.25	230.28	1.36	237.47	1.26	228.18
Oct	0.47	78.35	0.46	80.15	0.37	59.49
Nov	0.43	75.46	0.42	75.55	0.38	64.78
Dec	0.44	78.53	0.49	84.31	0.46	80.73
4th QTR	1.34	232.35	1.37	240.01	1.20	205.00
TOTAL	5.55	974.54	5.49	951.59	5.10	897.45

Comment: Cheques processed by banks' proprietary system and the Automated Clearing House (ACH).

Table RDCBCP123

PAYMENT SYSTEM DATA REPORT DECEMBER 2025



RETAIL PAYMENTS

FOR JANUARY 2023 TO DECEMBER 2025

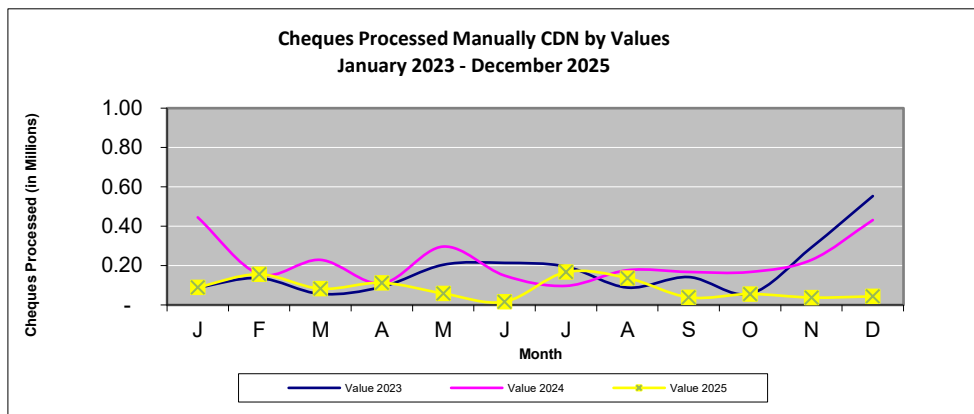
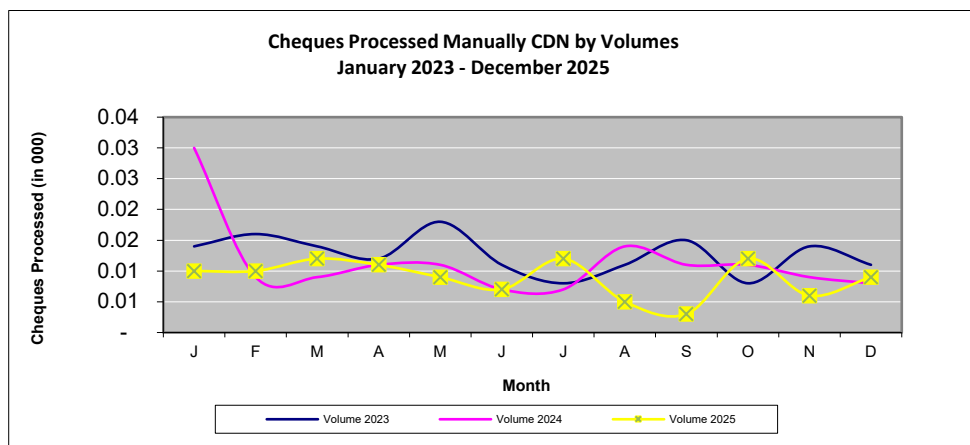
Cheques Processed Manually CDN - Volumes and Values

YEAR	2023		2024		2025	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	0.01	0.09	0.03	0.45	0.01	0.09
Feb	0.02	0.14	0.01	0.16	0.01	0.16
Mar	0.01	0.06	0.01	0.23	0.01	0.08
1st QTR	0.04	0.28	0.05	0.83	0.03	0.33
Apr	0.01	0.09	0.01	0.11	0.01	0.11
May	0.02	0.20	0.01	0.30	0.01	0.06
Jun	0.01	0.21	0.01	0.15	0.01	0.02
2nd QTR	0.04	0.51	0.03	0.56	0.03	0.19
Jul	0.01	0.19	0.01	0.10	0.01	0.17
Aug	0.01	0.09	0.01	0.18	0.01	0.14
Sep	0.02	0.14	0.01	0.17	0.00	0.04
3rd QTR	0.03	0.42	0.03	0.44	0.02	0.34
Oct	0.01	0.06	0.01	0.17	0.01	0.06
Nov	0.01	0.29	0.01	0.23	0.01	0.04
Dec	0.01	0.55	0.01	0.43	0.01	0.04
4th QTR	0.03	0.90	0.03	0.83	0.03	0.14
TOTAL	0.15	2.12	0.14	2.66	0.11	0.99

Comment: Cheques processed manually CDN by BOJ.

Table RDCPMC123

PAYMENT SYSTEM DATA REPORT DECEMBER 2025



RETAIL PAYMENTS

FOR JANUARY 2023 TO DECEMBER 2025

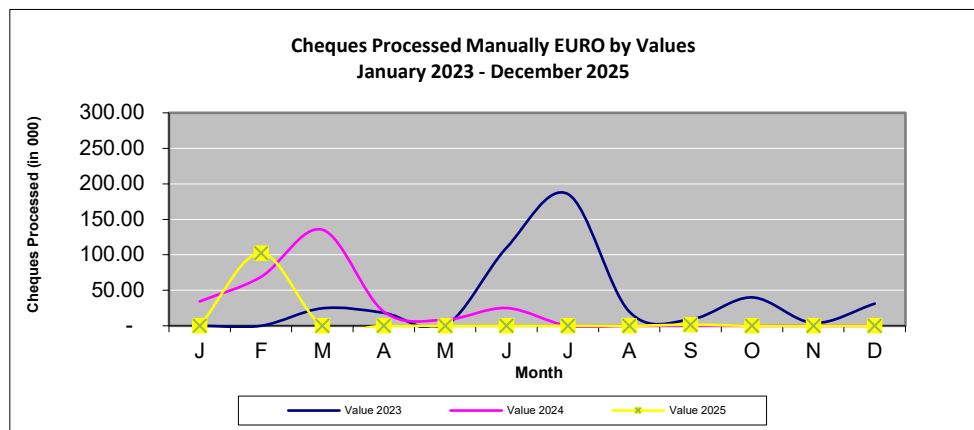
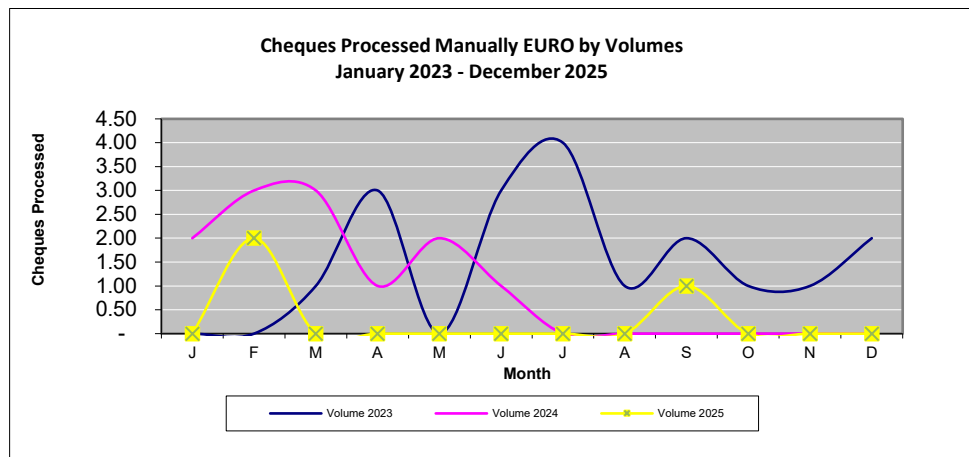
Cheques Processed Manually EURO - Volumes and Values

YEAR	2023		2024		2025	
	Volume	Value (000)	Volume	Value (000)	Volume	Value (000)
Jan	-	-	2	34.33	-	-
Feb	-	-	3	69.00	2	102
Mar	1	24.66	3	135.29		
1st QTR	1	24.66	8	238.63	2	102
Apr	3	18.24	1	20.00	-	-
May	-	-	2	8.51	-	-
Jun	3	110.00	1	25.00	-	-
2nd QTR	6	128.24	4	53.51	-	-
Jul	4	185.60	-	-	-	-
Aug	1	20.00	-	-	-	-
Sep	2	8.90	-	-	1	1.50
3rd QTR	7	214.50	-	-	1	2
Oct	1	40.00	-	-	-	-
Nov	1	4.06	-	-	-	-
Dec	2	31.20	-	-	-	-
4th QTR	4	75.26	-	-	-	-
TOTAL	18	442.66	12	292.14	3	103.95

Comment: Cheques processed manually EURO by BOJ.

Table RDCPME123

PAYMENT SYSTEM DATA REPORT DECEMBER 2025



RETAIL PAYMENTS

FOR JANUARY 2023 TO DECEMBER 2025

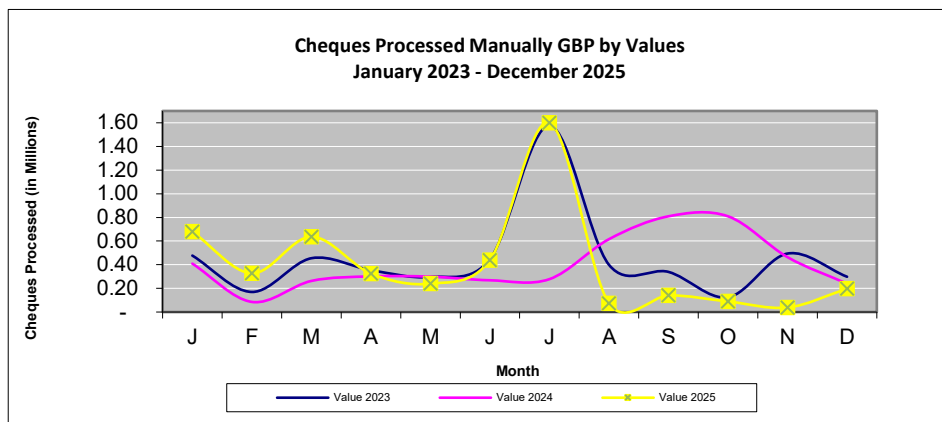
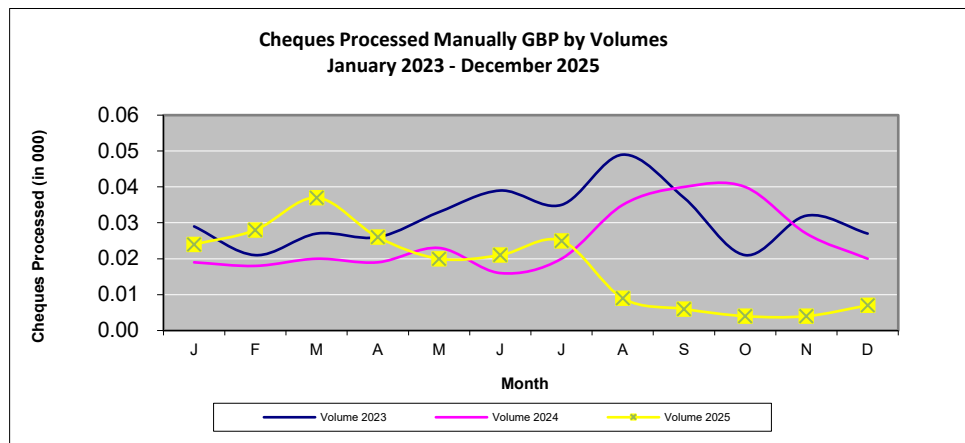
Cheques Processed Manually GBP - Volumes and Values

YEAR	2023		2024		2025	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	0.03	0.48	0.02	0.41	0.03	0.68
Feb	0.02	0.17	0.02	0.09	0.03	0.33
Mar	0.03	0.46	0.02	0.26	0.04	0.64
1st QTR	0.08	1.10	0.06	0.76	0.09	1.64
Apr	0.03	0.35	0.02	0.30	0.03	0.33
May	0.03	0.30	0.02	0.30	0.02	0.24
Jun	0.04	0.45	0.02	0.27	0.02	0.44
2nd QTR	0.10	1.10	0.06	0.87	0.07	1.01
Jul	0.04	1.58	0.02	0.28	0.03	1.60
Aug	0.05	0.40	0.04	0.62	0.01	0.07
Sep	0.04	0.34	0.04	0.81	0.01	0.14
3rd QTR	0.12	2.31	0.10	1.70	0.04	1.81
Oct	0.02	0.13	0.04	0.81	0.01	0.09
Nov	0.03	0.49	0.03	0.46	0.01	0.04
Dec	0.03	0.30	0.02	0.24	0.01	0.20
4th QTR	0.08	0.92	0.09	1.51	0.02	0.32
TOTAL	0.39	5.43	0.31	4.84	0.22	4.79

Comment: Cheques processed manually GBP by BOJ.

Table RDCPMG123

PAYMENT SYSTEM DATA REPORT DECEMBER 2025



RETAIL PAYMENTS

FOR JANUARY 2023 TO DECEMBER 2025

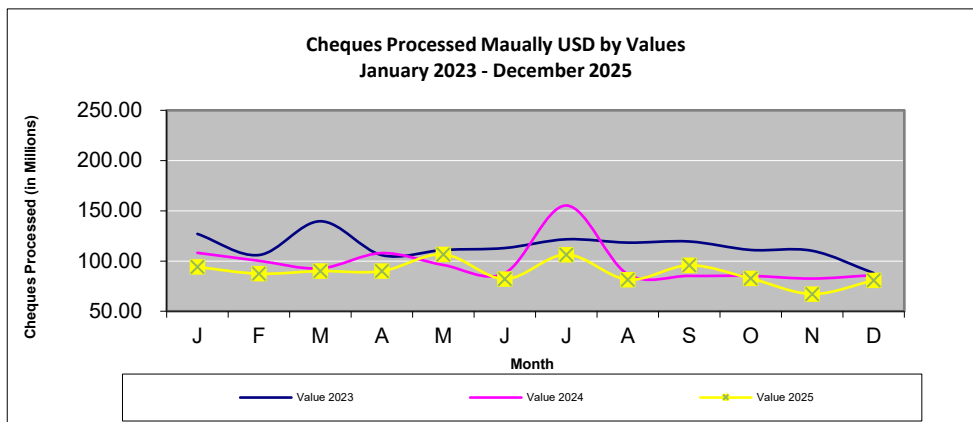
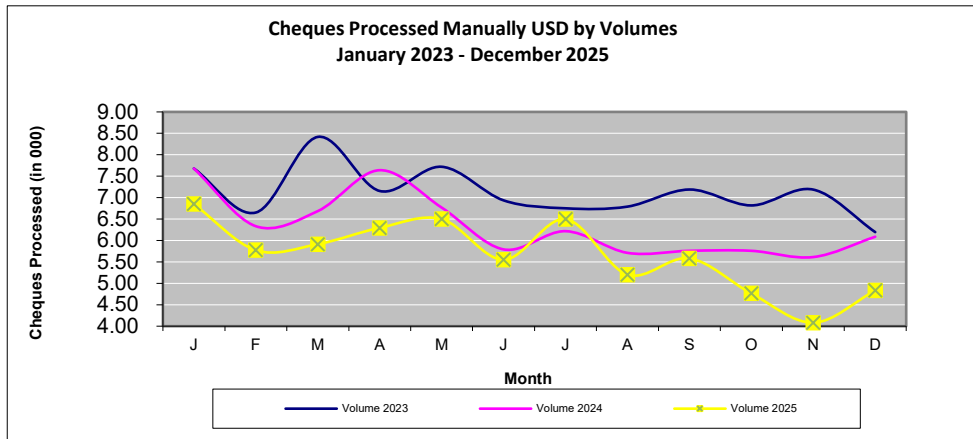
Cheques Processed Manually USD - Volumes and Values

YEAR	2023		2024		2025	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	7.68	126.99	7.68	108.13	6.85	94.05
Feb	6.65	105.92	6.33	100.21	5.77	87.36
Mar	8.42	139.57	6.69	92.68	5.91	89.96
1st QTR	22.75	372.48	20.70	301.02	18.54	271.37
Apr	7.16	105.83	7.64	107.89	6.30	89.93
May	7.72	110.97	6.77	96.03	6.50	106.59
Jun	6.94	112.90	5.79	87.93	5.55	82.05
2nd QTR	21.81	329.70	20.20	291.85	18.34	278.57
Jul	6.75	121.60	6.22	155.25	6.50	106.35
Aug	6.79	118.29	5.71	86.84	5.20	81.47
Sep	7.19	119.43	5.76	85.18	5.58	95.71
3rd QTR	20.73	359.32	17.69	327.27	17.28	283.53
Oct	6.82	111.01	5.76	85.18	4.76	82.61
Nov	7.19	110.17	5.61	82.51	4.08	67.18
Dec	6.20	87.99	6.09	85.94	4.83	80.63
4th QTR	20.20	309.17	17.46	253.63	13.68	230.42
TOTAL	85.49	1,370.67	76.04	1,173.77	67.84	1,063.89

Comment: Cheques processed manually USD by BOJ.

Table RDCPMU123

PAYMENT SYSTEM DATA REPORT DECEMBER 2025



RETAIL PAYMENTS FOR JANUARY 2023 TO DECEMBER 2025

JMD Transactions processed at ABM Terminals

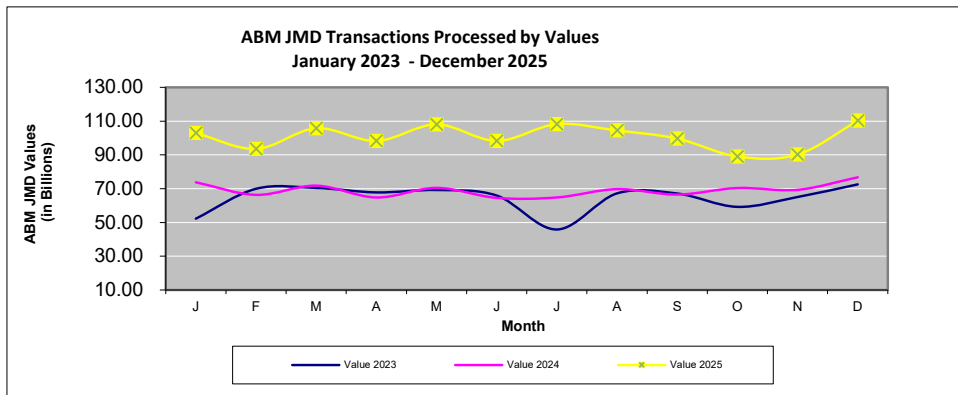
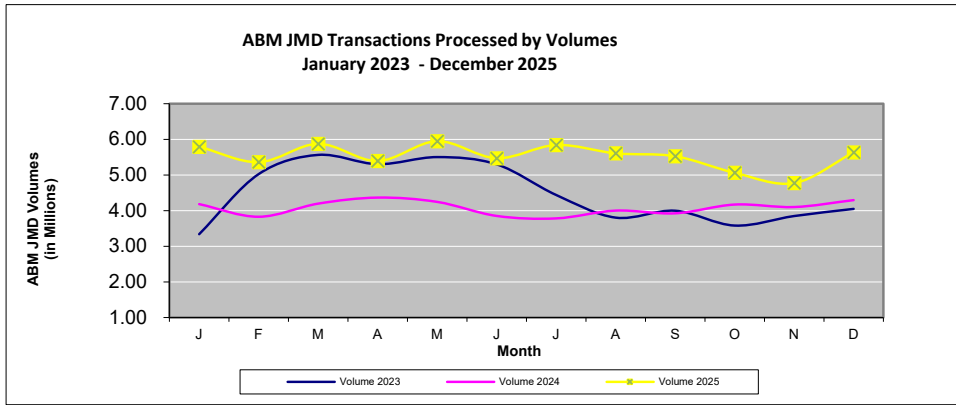
YEAR	2023		2024		2025	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	3.34	52.24	4.18	73.78	5.79	102.94
Feb	5.02	69.93	3.83	66.33	5.36	93.55
Mar	5.56	70.43	4.20	71.77	5.87	105.76
1st QTR	13.93	192.60	12.21	211.87	17.03	302.25
Apr	5.30	67.78	4.37	64.77	5.39	98.23
May	5.50	69.19	4.24	70.47	5.95	108.07
Jun	5.30	65.92	3.85	64.53	5.47	98.27
2nd QTR	16.10	202.90	12.46	199.78	16.81	304.57
Jul	4.44	45.83	3.78	64.79	5.84	108.23
Aug	3.80	67.22	4.00	69.73	5.61	104.43
Sep	4.00	67.13	3.92	66.52	5.53	99.66
3rd QTR	12.24	180.17	11.71	201.03	16.97	312.31
Oct	3.58	59.23	4.17	70.38	5.06	89.04
Nov	3.85	65.07	4.10	69.30	4.77	90.19
Dec	4.05	72.54	4.29	76.71	5.64	110.22
4th QTR	11.48	196.83	12.56	216.40	15.47	289.45
TOTAL	53.75	772.50	48.94	829.09	66.28	1,208.59

Purpose: This table reflects the Automated Banking Machine JMD transactions (withdrawals and cash advances only) processed by Deposit-Taking Institutions.

Comment: Figures for January 2022 through to April 2023 were revised.

Table RDA121

PAYMENT SYSTEM DATA REPORT DECEMBER 2025



RETAIL PAYMENTS SYSTEM
FOR JANUARY 2023 TO DECEMBER 2025

USD Transactions processed at ABM Terminals

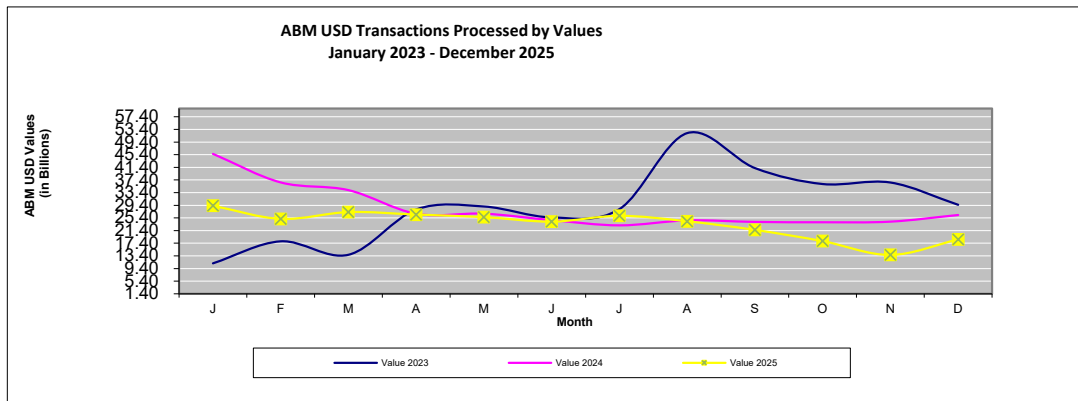
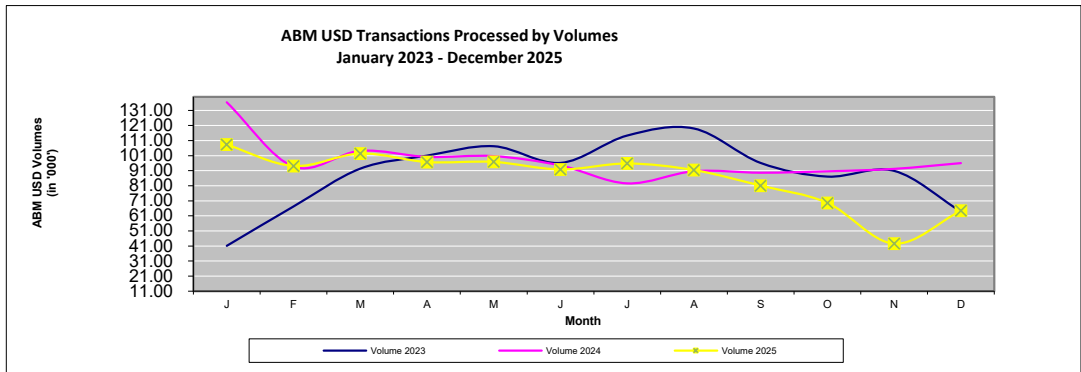
YEAR	2023		2024		2025	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	41.12	11.03	136.41	45.66	108.28	29.25
Feb	67.26	18.00	93.72	36.63	94.13	25.10
Mar	92.36	13.74	104.19	34.19	102.40	27.25
1st QTR	200.73	42.78	334.32	116.48	304.81	81.59
Apr	100.99	28.07	100.16	26.72	96.75	26.46
May	107.24	29.01	100.67	26.75	96.82	25.65
Jun	96.15	25.55	94.47	24.70	91.83	24.23
2nd QTR	304.38	82.64	295.30	78.17	285.40	76.34
Jul	114.34	28.18	82.58	23.05	95.77	26.06
Aug	119.01	52.23	90.66	24.62	91.40	24.34
Sep	96.13	41.16	89.65	24.14	81.07	21.61
3rd QTR	329.47	121.57	262.90	71.81	268.25	72.01
Oct	87.08	36.12	90.58	24.03	69.61	18.06
Nov	90.87	36.60	92.21	24.22	42.58	13.70
Dec	63.83	29.55	96.03	26.32	64.43	18.59
4th QTR	241.79	102.26	278.82	74.57	176.63	50.35
TOTAL	1,076.36	349.25	1,171.34	341.03	1,035.08	280.30

Purpose: This table reflects the Automated Banking Machine USD transactions (withdrawals and cash advances only) processed by Deposit-Taking Institutions.

Comment: Figures for May 2025 were revised.

Table RDA122

PAYMENT SYSTEM DATA REPORT DECEMBER 2025



RETAIL PAYMENTS

FOR JANUARY 2023 TO DECEMBER 2025

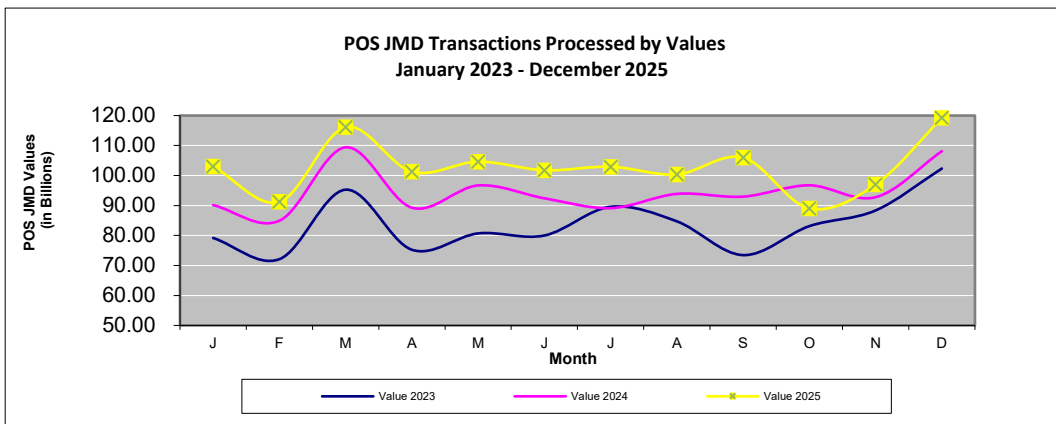
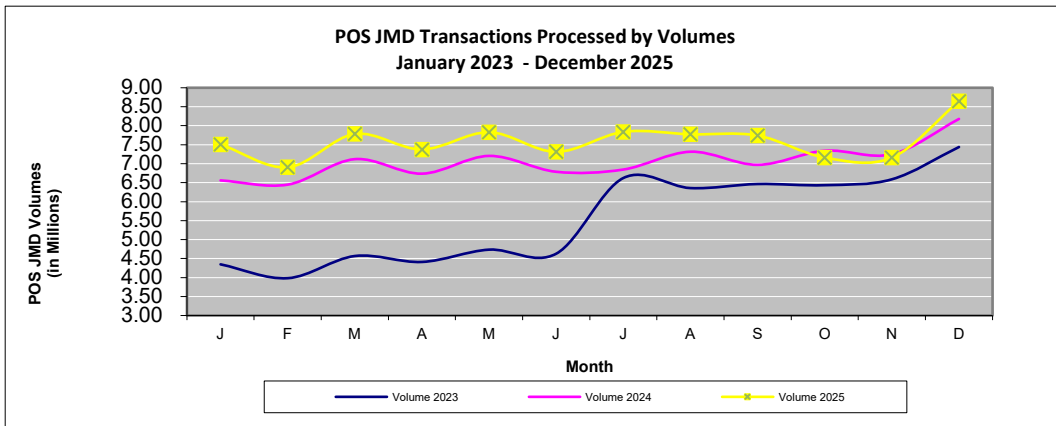
JMD Transactions processed at POS Terminals

YEAR	2023		2024		2025	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	4.35	79.16	6.56	90.14	7.51	103.01
Feb	3.98	72.09	6.45	84.92	6.90	91.22
Mar	4.57	95.28	7.12	109.42	7.78	116.13
1st QTR	12.90	246.54	20.13	284.48	22.19	310.36
Apr	4.41	75.24	6.74	89.26	7.38	101.25
May	4.74	80.70	7.20	96.70	7.83	104.63
Jun	4.63	79.99	6.79	92.41	7.31	101.76
2nd QTR	13.77	235.93	20.73	278.36	22.51	307.63
Jul	6.62	89.57	6.85	89.11	7.84	102.94
Aug	6.36	84.72	7.31	93.87	7.77	100.36
Sep	6.46	73.45	6.97	92.95	7.74	105.99
3rd QTR	19.44	247.74	21.13	275.94	23.35	309.29
Oct	6.43	83.12	7.34	96.74	7.16	89.02
Nov	6.59	88.35	7.25	92.76	7.16	96.99
Dec	7.44	102.33	8.18	108.12	8.65	119.18
4th QTR	20.46	273.80	22.77	297.62	22.96	305.19
TOTAL	66.58	1,004.01	84.75	1,136.40	91.03	1,232.47

Purpose: This table reflects the Point of Sale JMD transactions processed by Deposit-Taking Institutions.

Table RDP121

PAYMENT SYSTEM DATA REPORT DECEMBER 2025



RETAIL PAYMENTS SYSTEM FOR JANUARY 2023 TO DECEMBER 2025

USD Transactions processed at POS Terminals

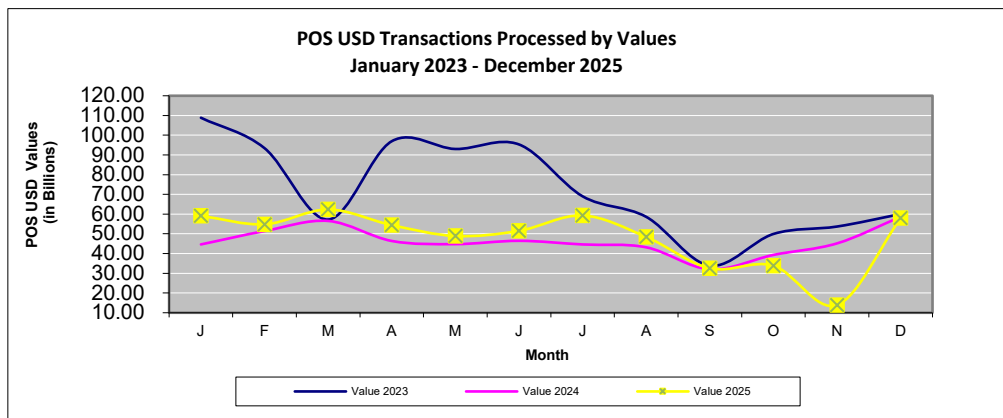
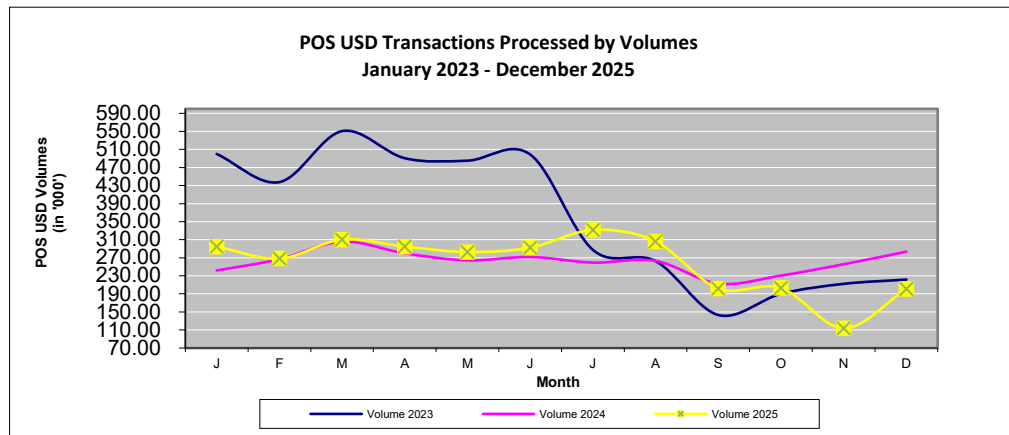
YEAR	2023		2024		2025	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	499.90	108.86	241.85	44.64	294.83	59.11
Feb	437.62	93.42	266.68	51.41	268.09	54.84
Mar	550.67	57.25	305.80	56.54	310.30	62.35
1st QTR	1,488.19	259.53	814.33	152.59	873.21	176.29
Apr	490.60	96.96	279.84	46.38	294.80	54.43
May	485.10	93.02	264.18	44.79	282.72	48.90
Jun	498.88	95.32	271.83	46.47	292.33	51.51
2nd QTR	1,474.57	285.30	815.85	137.65	869.85	154.83
Jul	287.53	69.02	259.30	44.62	331.54	59.32
Aug	262.60	58.61	263.12	43.17	306.23	48.44
Sep	143.22	33.89	212.81	32.04	201.79	32.50
3rd QTR	693.35	161.52	735.22	119.83	839.56	140.26
Oct	190.19	49.95	230.58	39.32	203.24	33.87
Nov	212.18	53.71	255.62	45.17	113.78	13.90
Dec	221.74	60.03	283.50	58.66	200.71	57.95
4th QTR	624.10	163.69	769.69	143.15	517.72	105.72
TOTAL	4,280.21	870.04	3,135.10	553.21	3,100.34	577.11

Purpose: This table reflects the Point of Sale USD transactions processed by Deposit-Taking Institutions.

Comment: Figures for January 2022 through to April 2023 were revised.

Table RDP122

PAYMENT SYSTEM DATA REPORT DECEMBER 2025



RETAIL PAYMENTS

FOR JANUARY 2023 TO DECEMBER 2025

Number of JMD Cards in Circulation

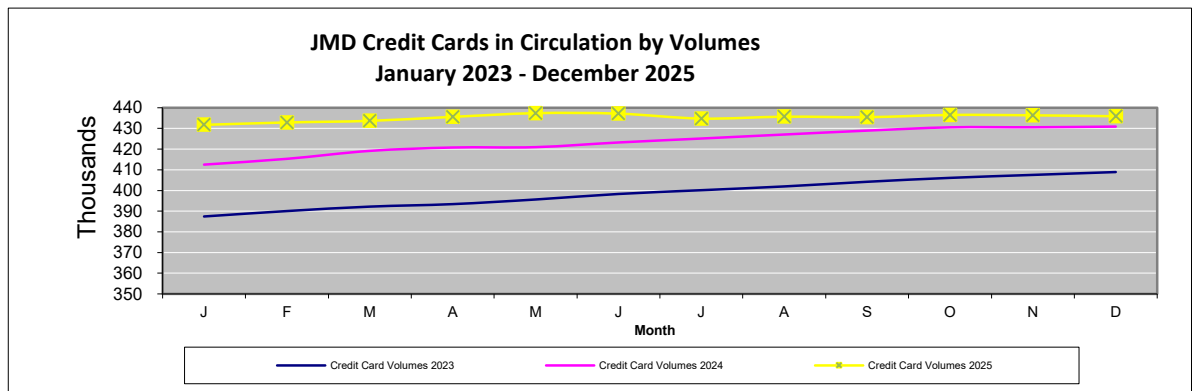
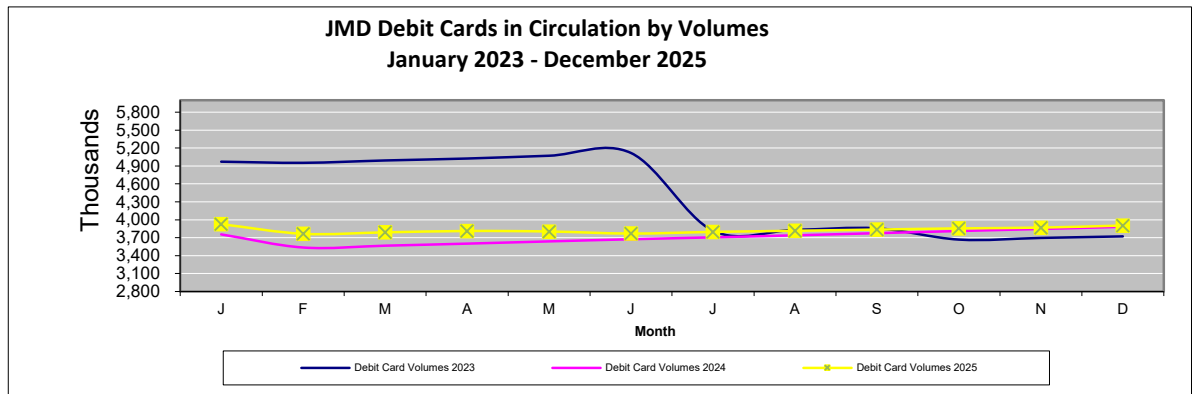
YEAR	2023		2024		2025	
	DEBIT	CREDIT	DEBIT	CREDIT	DEBIT	CREDIT
Jan	4,971,704	387,438	3,755,519	412,512	3,926,776	431,738
Feb	4,952,769	390,056	3,535,941	415,309	3,765,227	432,887
Mar	4,992,271	392,201	3,566,527	419,153	3,789,574	433,668
1st QTR	4,992,271	392,201	3,566,527	419,153	3,789,574	433,668
Apr	5,024,578	393,411	3,600,980	420,776	3,812,364	435,606
May	5,071,333	395,649	3,638,425	420,958	3,804,069	437,382
Jun	5,117,196	398,318	3,674,105	423,214	3,769,261	437,158
2nd QTR	5,117,196	398,318	3,674,105	423,214	3,769,261	437,158
Jul	3,816,607	400,144	3,706,184	425,122	3,797,047	434,768
Aug	3,831,665	401,962	3,739,862	427,062	3,815,926	435,676
Sep	3,857,376	404,212	3,775,987	428,948	3,836,313	435,458
3rd QTR	3,857,376	404,212	3,775,987	428,948	3,836,313	435,458
Oct	3,668,529	406,102	3,811,845	430,538	3,856,204	436,523
Nov	3,696,246	407,534	3,846,163	430,569	3,868,976	436,345
Dec	3,722,201	408,918	3,882,599	430,900	3,903,691	435,883
4th QTR	3,722,201	408,918	3,882,599	430,900	3,903,691	435,883

Purpose: This table reflects the JMD cards in circulation reported by Deposit-Taking Institutions.

Note: The number of debit cards in circulation decreased during the July 2023 period due to the cancellation of outdated cards by DTIs.

Table RDCIC121

PAYMENT SYSTEM DATA REPORT DECEMBER 2025



RETAIL PAYMENTS FOR JANUARY 2023 TO DECEMBER 2025

Number of USD Cards in Circulation

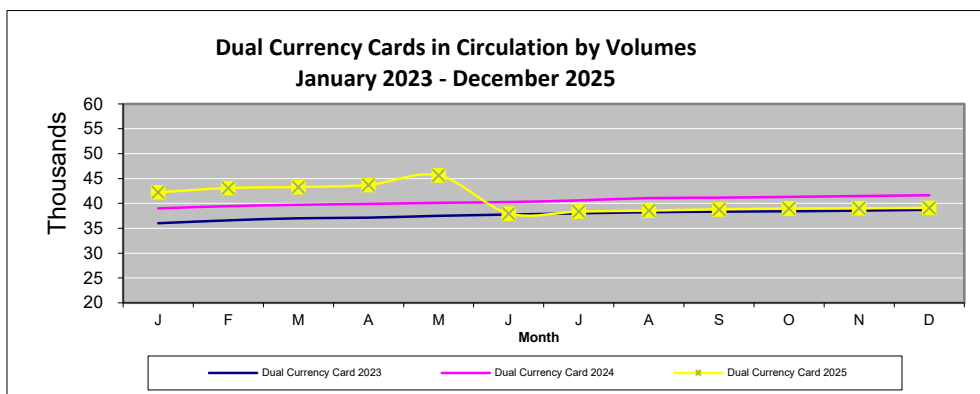
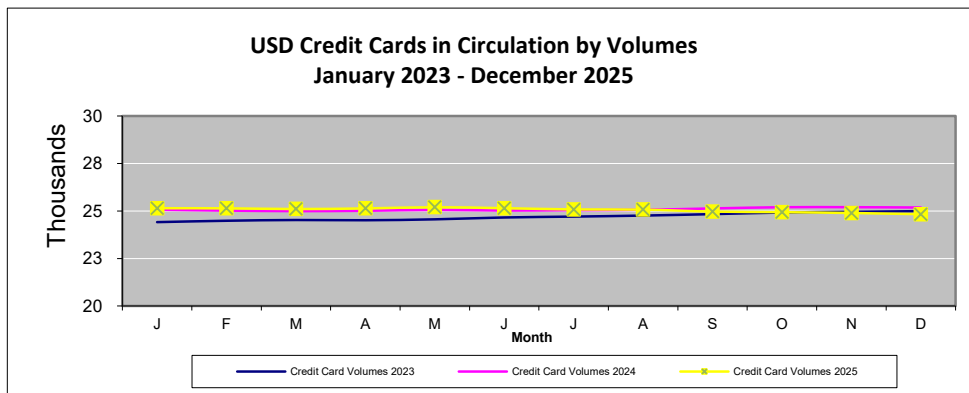
YEAR	2023		2024		2025	
	CREDIT	DUAL CURRENCY	CREDIT	DUAL CURRENCY	CREDIT	DUAL CURRENCY
Jan	24,413	36,011	25,064	39,001	25,144	42,229
Feb	24,485	36,586	25,018	39,447	25,139	43,083
Mar	24,524	37,004	24,992	39,716	25,102	43,303
1st QTR	24,524	37,004	24,992	39,716	25,102	43,303
Apr	24,512	37,129	25,010	39,898	25,134	43,710
May	24,560	37,497	25,057	40,112	25,196	45,630
Jun	24,658	37,750	25,021	40,269	25,146	37,987
2nd QTR	24,560	37,497	25,021	40,269	25,146	37,987
Jul	24,704	37,997	25,042	40,602	25,081	38,360
Aug	24,758	38,226	25,063	41,063	25,071	38,552
Sep	24,834	38,341	25,134	41,152	24,967	38,812
3rd QTR	24,834	38,341	25,134	41,152	24,967	38,812
Oct	24,917	38,410	25,197	41,310	24,937	38,961
Nov	24,956	38,544	25,199	41,478	24,893	39,025
Dec	24,992	38,712	25,182	41,641	24,830	39,092
4th QTR	24,992	38,712	25,182	41,641	24,830	39,092

Purpose: This table reflects the USD cards in circulation reported by Deposit-Taking Institutions.

Comment:

Table RDCIC122

PAYMENT SYSTEM DATA REPORT DECEMBER 2025



RETAIL PAYMENTS FOR JANUARY 2023 TO DECEMBER 2025

POS Terminals Installed - Commercial Banks

YEAR	2023	2024	2025
	POS	POS	POS
Jan	50,455	29,027	32,087
Feb	51,647	29,212	32,353
Mar	54,628	29,439	32,676
1st QTR	54,628	29,439	32,676
Apr	55,963	29,664	32,930
May	57,186	30,042	33,311
Jun	50,085	30,311	33,595
2nd QTR	50,085	30,311	33,595
Jul	27,144	30,585	33,787
Aug	27,257	31,029	34,036
Sep	27,668	31,378	34,245
3rd QTR	27,668	31,378	34,245
Oct	28,098	31,527	34,583
Nov	28,446	31,455	33,797
Dec	28,899	31,836	34,151
4th QTR	28,899	31,836	34,151

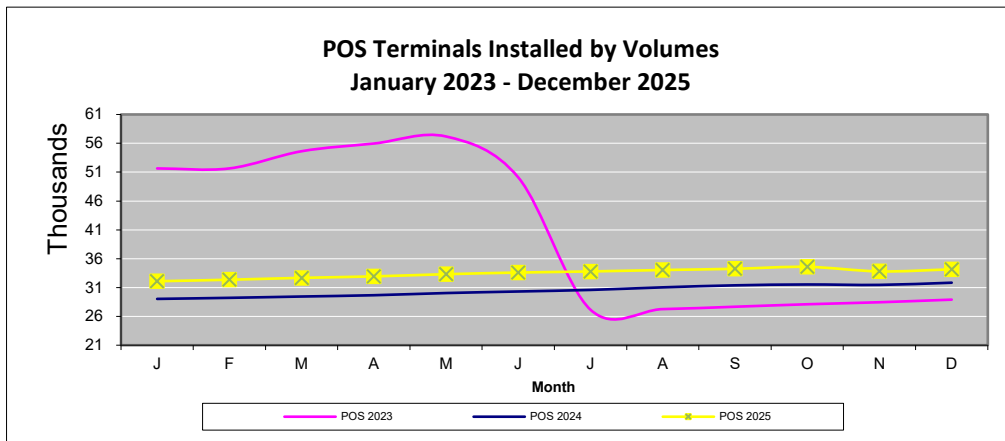
Purpose: This table reflects the terminals installed by Deposit-Taking Institutions.

Comments:

Table RDTI121

Total POS terminals declined in July 2023 as a result of revised data submitted by Deposit-Taking Institutions.

PAYMENT SYSTEM DATA REPORT DECEMBER 2025



RETAIL PAYMENTS
FOR JANUARY 2023 TO DECEMBER 2025
Electronic Transactions Processed - Volumes & Values (JMD)

YEAR	2023				2024				2025			
	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total
Volumes in Thousands (000)												
Jan	4,930.08	3,594.84	994.85	9,519.77	10,784.39	2,448.24	1,608.72	14,841.35	13,269.21	2,867.11	1,862.20	17,998.52
Feb	6,253.17	3,498.47	968.01	10,719.65	10,192.22	2,330.40	1,510.99	14,033.61	11,972.53	2,648.38	1,671.75	16,292.67
Mar	7,067.63	3,909.18	1,188.38	12,165.19	11,151.67	2,613.63	1,600.59	15,365.89	13,606.52	2,998.93	1,903.35	18,508.80
1st QTR	18,250.88	11,002.49	3,151.23	32,404.60	32,128.29	7,392.27	4,720.30	44,240.85	38,848.27	8,514.42	5,437.30	52,799.99
Apr	6,806.00	3,636.06	1,084.96	11,527.01	10,686.64	2,967.64	1,634.99	15,289.27	12,754.96	2,882.91	1,827.62	17,465.48
May	7,205.36	3,894.00	1,192.78	12,292.13	11,423.51	2,669.23	1,692.43	15,785.16	13,696.43	3,024.94	1,903.10	18,624.48
Jun	6,971.82	3,743.97	1,178.24	11,894.03	10,630.54	2,512.95	1,582.54	14,726.04	12,779.40	2,850.28	1,924.97	17,554.65
2nd QTR	20,983.17	11,274.03	3,455.97	35,713.17	32,740.70	8,149.82	4,909.96	45,800.47	39,230.79	8,758.13	5,655.69	53,644.61
Jul	10,680.42	2,466.28	1,405.49	14,552.19	10,815.29	2,567.28	1,724.38	15,106.94	13,818.23	2,941.07	2,070.06	18,829.36
Aug	9,951.74	2,393.54	2,259.93	14,605.21	11,488.24	2,668.64	1,686.64	15,843.52	13,567.84	2,917.33	1,932.05	18,417.22
Sep	10,296.20	2,219.92	1,407.13	13,923.24	11,091.58	2,527.05	1,693.88	15,312.51	13,294.39	2,978.46	1,992.09	18,264.94
3rd QTR	30,928.36	7,079.73	5,072.54	43,080.64	33,395.11	7,762.97	5,104.90	46,262.97	40,680.46	8,836.87	5,994.20	55,511.53
Oct	9,798.53	2,385.86	1,469.68	13,654.08	11,719.96	2,651.29	1,766.03	16,137.28	12,403.57	2,812.88	1,920.00	17,136.44
Nov	10,384.83	2,401.71	1,432.93	14,219.47	11,618.92	2,612.44	1,760.39	15,991.74	11,832.67	2,845.02	1,835.54	16,513.23
Dec	11,247.85	2,552.90	1,512.25	15,312.99	12,570.57	2,857.64	1,869.17	17,297.37	14,208.47	3,377.81	2,120.59	19,706.86
4th QTR	31,431.21	7,340.47	4,414.86	43,186.54	35,909.44	8,121.37	5,395.58	49,426.39	38,444.70	9,035.71	5,876.12	53,356.53
TOTAL	101,593.62	36,696.72	16,094.60	154,384.94	134,173.53	31,426.42	20,130.73	185,730.68	157,204.22	35,145.12	22,963.31	215,312.65

YEAR	2023				2024				2025			
	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total
Values in Billions (BN)												
Jan	163.47	81.64	41.10	286.21	119.68	107.33	228.68	455.69	153.88	124.93	254.49	533.31
Feb	173.97	77.61	41.03	292.61	112.90	95.94	243.25	452.09	138.39	109.22	219.62	467.22
Mar	194.99	100.50	54.09	349.58	122.09	141.19	240.51	503.79	159.24	151.18	242.27	552.69
1st QTR	532.43	259.76	136.21	928.40	354.67	344.46	712.44	1,411.58	451.51	385.32	716.38	1,553.22
Apr	162.84	96.04	42.88	301.76	113.13	100.53	247.39	461.06	148.47	121.41	233.73	503.62
May	181.97	84.99	48.44	315.41	122.34	111.44	258.35	492.13	160.52	123.81	258.56	542.89
Jun	201.70	83.54	48.94	334.19	112.96	110.30	250.70	473.96	148.58	126.07	264.12	538.77
2nd QTR	546.52	264.57	140.26	951.35	348.44	322.27	756.44	1,427.14	457.57	371.29	756.41	1,585.27
Jul	91.26	75.40	214.56	381.22	113.52	99.42	227.39	440.33	165.57	120.48	281.80	567.86
Aug	113.71	72.14	218.27	404.12	123.54	103.57	227.68	454.78	158.05	116.76	245.47	520.28
Sep	111.54	72.14	222.54	406.22	116.70	107.06	233.43	457.19	147.45	128.95	261.72	538.11
3rd QTR	316.51	219.68	655.38	1,191.56	353.75	310.05	688.49	1,352.30	471.07	366.19	788.99	1,626.25
Oct	101.85	79.82	208.57	390.24	124.16	110.19	230.71	465.06	132.29	102.58	238.86	473.73
Nov	111.15	84.50	216.96	412.61	122.84	101.25	217.20	441.29	134.52	113.72	247.94	496.18
Dec	128.69	94.62	225.02	448.32	139.92	115.95	241.73	497.61	165.52	136.53	293.56	595.61
4th QTR	341.69	258.94	650.54	1,251.17	386.92	327.39	689.65	1,403.96	432.33	352.83	780.36	1,565.52
TOTAL	1,737.14	1,002.95	1,582.39	4,322.48	1,443.78	1,304.18	2,847.02	5,594.98	1,812.49	1,475.63	3,042.14	6,330.26

Purpose: This table reflects the electronic transactions processed in categories (JMD) reported by Deposit-Taking Institutions for period 2023 to 2025.

Comments: Volumes are in thousands (000) and Values are in Billions (BN).

Given the Revised Retail Payments Forms, direct debits and return items will no longer be reported on.

Table RDET121

PAYMENT SYSTEM DATA REPORT DECEMBER 2025

RETAIL PAYMENTS
FOR JANUARY 2023 TO DECEMBER 2025
Electronic Transactions Processed - Volumes & Values (USD)

YEAR	2023				2024				2025			
	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total
Volumes in Thousands ('000)												
Jan	36.79	505.38	10.80	552.98	210.31	555.99	41.97	808.27	4,061.09	616.37	37.72	4,715.19
Feb	62.58	443.44	29.89	535.91	2,658.74	516.34	35.58	3,210.65	4,190.68	556.08	32.08	4,778.83
Mar	88.31	556.27	36.64	681.21	2,781.80	552.50	35.84	3,370.14	4,374.50	685.21	35.12	5,094.82
1st QTR	187.69	1,505.08	77.33	1,770.10	5,650.85	1,624.82	113.39	7,389.05	12,626.27	1,857.65	104.92	14,588.84
Apr	96.18	496.62	32.99	625.80	2,760.50	584.06	36.85	3,381.41	4,047.65	657.27	34.43	4,739.35
May	103.92	489.82	35.25	628.99	3,128.07	571.44	37.01	3,736.52	4,287.94	656.20	34.80	4,978.94
Jun	93.99	502.41	33.84	630.24	3,141.71	536.25	32.98	3,710.94	3,978.92	668.92	34.52	4,682.36
2nd QTR	294.09	1,488.85	102.08	1,885.02	9,030.29	1,691.74	106.84	10,828.87	12,314.51	1,982.39	103.75	14,400.64
Jul	154.75	373.68	20.10	548.53	3,141.81	593.10	35.73	3,770.63	3,984.57	756.16	39.20	4,779.93
Aug	164.76	356.85	20.80	542.41	3,403.52	620.09	35.31	4,058.91	4,031.55	739.31	34.29	4,805.14
Sep	134.77	223.02	18.90	376.68	2,808.54	532.95	32.95	3,374.44	3,650.95	626.61	35.29	4,312.84
3rd QTR	454.28	953.54	59.80	1,467.62	9,353.87	1,746.13	103.99	11,203.99	11,667.07	2,122.07	108.77	13,897.91
Oct	129.70	274.44	18.54	422.68	3,536.32	562.70	34.29	4,133.31	3,782.77	621.76	29.44	4,433.97
Nov	133.27	304.47	18.49	456.24	3,889.48	586.91	34.00	4,510.38	3,613.87	524.73	29.63	4,168.23
Dec	133.17	304.51	17.70	455.38	3,808.73	666.69	34.98	4,510.40	4,019.64	732.91	36.75	4,789.30
4th QTR	396.14	883.43	54.73	1,334.29	11,234.53	1,816.30	103.26	13,154.09	11,416.28	1,879.40	95.82	13,391.50
TOTAL	1,332.19	4,830.90	293.94	6,457.03	35,269.54	6,878.99	427.48	42,576.00	48,024.12	7,841.51	413.27	56,278.89

YEAR	2023				2024				2025			
	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total
Values in Millions (MN)												
Jan	10.57	110.87	20.15	141.59	108.83	87.94	44.72	241.48	201.40	105.26	45.01	351.67
Feb	17.63	95.44	16.45	129.51	197.57	85.43	38.20	321.20	190.13	96.65	38.19	324.98
Mar	25.44	113.93	19.93	159.30	172.61	91.19	39.87	303.67	200.87	109.54	39.51	349.93
1st QTR	53.63	320.24	56.53	430.40	479.00	264.55	122.79	866.35	592.40	311.46	122.71	1,026.57
Apr	27.55	99.01	18.32	144.89	176.02	84.78	41.30	302.10	186.51	99.58	39.43	325.52
May	18.91	94.85	20.31	134.07	169.45	82.65	42.77	294.87	188.38	95.44	39.66	323.48
Jun	26.05	96.78	20.27	143.10	173.56	78.71	38.36	290.63	181.64	95.04	39.84	316.52
2nd QTR	72.51	290.65	58.90	422.06	519.03	246.14	122.43	887.60	556.53	290.06	118.93	965.52
Jul	87.26	87.93	1,688.02	1,863.21	171.57	82.73	42.18	296.47	199.44	108.95	46.20	354.59
Aug	121.47	78.97	1,695.30	1,895.74	188.76	83.31	40.40	312.47	178.70	96.67	41.16	316.53
Sep	90.97	53.09	1,538.84	1,682.91	155.59	70.27	40.24	266.09	123.88	81.78	41.87	247.53
3rd QTR	299.70	219.99	4,922.16	5,441.85	515.91	236.31	122.82	875.03	502.03	287.40	129.23	918.65
Oct	112.70	69.12	1,504.81	1,686.63	186.21	81.30	40.20	307.71	119.40	80.28	35.69	235.38
Nov	89.00	74.45	1,574.45	1,737.90	182.49	84.90	41.15	308.54	108.95	61.66	37.97	208.57
Dec	88.58	76.80	1,517.01	1,682.39	179.92	99.95	40.81	320.69	124.48	111.92	44.65	281.05
4th QTR	290.28	220.38	4,596.27	5,106.92	548.62	266.15	122.16	936.94	352.83	253.86	118.31	725.00
TOTAL	716.13	1,051.26	9,633.86	11,401.24	2,062.55	1,013.16	490.21	3,565.92	2,003.79	1,142.77	489.18	3,635.74

Purpose: This table reflects the electronic transactions processed in categories (USD) by Deposit-Taking Institutions for period 2023 to 2025.

Comments: Volumes are in thousands ('000) and Values are in Millions (MN).

Given the Revised Retail Payments Forms, direct debits and return items will no longer be reported on.

Table RDET122

PAYMENT SYSTEM DATA REPORT DECEMBER 2025

JAMCLEAR-CSD®
DEFINITION OF ACTIVITY CATEGORIES

CATEGORY	DEFINITION
PRIMARY ISSUE	Initial offer of securities issued to Banks and Primary dealers by BOJ and GOJ
REPOS	Repurchase/Reverse repurchase transactions with both cash and non-cash options cleared and settled in the JamClear®-Systems. For all Repo transactions, the legal title of securities ownership is transferred until the maturity date of the agreement, when the ownership of the securities reverts to the borrower if funds and/or securities are available. (Check this definition against the Securities Act which may define repurchase agreements in regulations.)
PLEDGE	Securities pledged remain in the books of the pledger but are unavailable for trade. Any interest proceeds for the securities are paid to the pledger. Only the pledgee or lender can release the pledge prior to the maturity date of the pledge.
FREE OF PAYMENT (FOP)	Transactions where legal title is transferred without a cash settlement in JamClear®-RTGS
PURCHASE AND SALE	Outright purchase and sale of securities. Full delivery versus payment (DvP) where there is the simultaneous exchange of cash and securities.
ENTITLEMENTS	Payment of interest and maturity payments to which investors are entitled, which are paid in JamClear®-RTGS on the due date.

Retail Payment Activities

CATEGORY	DEFINITION
ABM Transactions	The term Automated Banking Machine ("ABM") means an electromechanical device that permits authorised users, typically using machine-readable plastic cards, to withdraw cash from their accounts and/or access other services, such as balance enquiries, transfer of funds or acceptance of deposits. In this bulletin, the transactional data reported is the summation of the volume and value of all cash withdrawals at ABMs, in which debit and credit cards were used.
POS Transactions	A point-of-sale ("POS") terminal is a hardware system for processing card payments at merchant locations. For the purposes of this bulletin, the transactional data reported is the sum of all POS payment transactions using debit and credit cards.
Debit Card Transactions	A debit card enables its holder to make digital payments and/or withdraw cash and have these transactions directly and immediately charged to their accounts at a deposit-taking institution (DTI). For the purposes of this bulletin, debit card transactions reflect digital payments done where the debit card is present, digital payments where the debit card is not present; over the counter transactions in bank branches where the debit card is used, and cash withdrawals at the ABMs via debit cards.
Credit Card Transactions	A credit card is a payment instrument that provides a revolving line of credit to cardholders, which enables cardholders to make digital payments and pay these balances over time. For the purposes of this bulletin, the credit card transactional data reported covers payments made by credit cards to transact business online, at point of sale machines, and at ABMs.
Automated Clearing House (ACH)	The ACH is a systemically important retail payment system that facilitates the clearing and settlement of cheques, direct debits and credits on a deferred net settlement basis. The ACH infrastructure is owned and operated by Automated Payments Limited (APL), with the operations being executed by J.E.T.S. Limited.
Automated Clearing House (ACH) Direct Debits	A Direct Debit is an electronic withdrawal, processed through the ACH. This bulletin reports on direct debits from the payer's bank account that are cleared through the ACH.
Automated Clearing House (ACH) Direct Credit	Direct Credit is an electronic deposit, processed through the ACH. For the purpose of this bulletin, a direct credit is initiated when the funds are electronically deposited into the receiving party's bank account. Example: direct deposit of payroll.
Automated Clearing House (ACH) Return Item	A credit or debit entry initiated by a Receiving Depository Financial Institution (RDFI) or the ACH Operator that returns a previously originated credit or debit entry to the Originating Depository Financial Institution (ODFI) within the time frames established by the Automated Clearing House Rules.
Dual Currency Card	A card linked to JMD and another currency that enables cardholders to make purchases and/or withdraw cash and have these transactions directly and immediately charged to their account at a licensed deposit-taking institution. For the purpose of this bulletin, dual currency card is the summation of total dual currency debit cards and total dual currency credit cards in circulation.
Other Electronic Transactions	Refer to any other retail payment transaction completed using a digital payment instrument other than a debit or credit card via the internet or over-the-counter. This is the summation of internet, e-commerce and Point of Sale Mobile Top-Up transactions.